

**keyfacts**<sup>®</sup>**about our services and costs****1. The Financial Conduct Authority (FCA)**

The FCA is an independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

**2. Whose products do we offer?****Mortgages**

We only offer the mortgages from Accord Mortgages

**3. Which service will we provide you with?****Mortgages**

You will not receive advice or a recommendation from us.

**4. What will you have to pay us for our services?****Mortgages**

No fee

A fee

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

**5. Who regulates us?**

Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 305936.

Our permitted business is advising on and arranging mortgage contracts and entering into and administering regulated mortgage contracts.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

**6. What to do if you have a complaint**

If you wish to register a complaint, please contact us:

- in writing - Write to: Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ
- by phone - Telephone: 0345 1200 872

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

**7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

**Mortgages**

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.