

About our services

Oracle Mortgages Limited

Mount Wise House
1 Discovery Road
Plymouth
Devon
PL1 4QU

1. The Financial Conduct Authority (FCA)

The Financial Conduct Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for Life Cover, Family Income Benefit, Income Protection Insurance, Critical Illness Cover, Whole of Life Insurance, and Household Insurance.
- We only offer Accident, Sickness and Unemployment Insurance from Paymentsshield and L&G.
- We only offer products from Aviva for Private Medical Insurance.

Mortgages

- We offer a comprehensive range of products from across the market, but not deals that you can only obtain by going directly to the lender.
- We only offer products from a limited number of lenders.
- We only offer products from a single lender.

Second Charge Mortgages

- We offer a comprehensive range of products from across the market, or deals that you can only obtain by going directly to the lender.
- We only offer products from a limited number of lenders.
- We do not offer these products

3. Which service will we provide you with?

Insurance

- We will advise you and provide you with a personal recommendation after we have assessed your needs for Life Cover, Family Income Benefit, Income Protection Insurance, Critical Illness Cover, Whole of Life Insurance, Private Medical Insurance, Household Insurance, and Accident, Sickness and Unemployment Insurance.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

We represent you and not the insurer in connection with the services we provide.

Mortgages

- We will advise and make a recommendation for you after we have assessed your needs.

Second Charge Mortgages

- We will advise and make a recommendation in relation to a second charge mortgage for you after we have assessed your needs.
- We will not advise you in relation to a second charge mortgage but can make a referral to a suitable firm to discuss your needs.

Alternative Finance Options

I have made you aware of the alternative finance options available to you.

4. What will you have to pay us for this service?

Insurance

- A fee of
- No fee.

We will receive commission from the insurer: the amount of the commission will be a proportion of the premiums you pay for your insurance product.

Mortgages

- A fee of **£350, payable on receipt of a mortgage offer.**
- In addition to the above we will also be paid a procuration fee from the lender.

You will receive a Mortgage Illustration which will tell you about any fees relating to a particular mortgage.

Second Charge Mortgages

- No fee. We will be paid commission from the lender.
- A fee.

Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- No refund.

5. Who regulates us?

Oracle Mortgages Limited is an Appointed Representative of PRIMIS Mortgage Network, a trading name of Advance Mortgage Funding Limited, which is authorised and regulated by the Financial Conduct Authority (FRN: 305008).

Advance Mortgage Funding Limited's permitted business is advising and arranging mortgages and non-investment insurance advice. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

What to do if you have a complaint?

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

-in writing: Complaints Department, PRIMIS Mortgage Network, Newcastle House, Albany Court, Newcastle Business Park, Newcastle upon Tyne NE4 7YB
-by phone: Telephone: 0191 233 4684
-by email: mbcomplianceteam@slps.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.

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

We are covered by the Financial Services Compensation Scheme (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.

Further information about this compensation scheme is available from the FSCS at www.fscs.org.uk or by writing to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.
Telephone 0800 678 1100 or 0207 741 4100
