

# keyfacts

## about our services

### **G FORCE MORTGAGES Ltd**

6 Wilkie Road  
Birchington  
Kent CT7 9HE

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#### **1. The Financial Services Authority (FSA)**

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The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

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

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##### **Insurance**

- We offer products from a range of insurers for Pure Protection Products Term Assurance, Critical Illness Cover, Permanent Health Insurance
- We only offer products from a limited number of insurers for Home/Contents, Motor and ASU (Accident Sickness & Unemployment) Cover.  
Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.

##### **Mortgages**

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.  
Ask us for a list of the lenders we offer mortgages from.
- We only offer mortgages from a single lender.

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

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##### **Insurance**

- We will advise and make a recommendation for you after we have assessed your needs for non investment.
- You will not receive advice or a recommendation from us for Pure Protection and General Insurance products. 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.

##### **Mortgages**

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

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

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## Insurance

- No fee for non-investment insurance products.  
We will receive commission from the provider.

## Mortgages

- Fee payable at the completion of the mortgages of nil and 0% of the mortgage advance payable upon completion of the mortgage. We will also be paid commission from the lender/company.
- A fee of £395 payable at the outset and 2% of the mortgage advance payable upon completion of the mortgage. Any commission received from the lender/company will be refunded/rebated back to you.

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

### Refund of fees

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

- No refund

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## 5. Who regulates us? [Note 23]

G Force Mortgages Ltd, 6 Wilkie Road, Birchington, Kent CT7 9HE is authorised and regulated by the Financial Services Authority. Our FSA Register number is 416370.

Our permitted business is arranging and bringing about deals in Regulated Mortgage Contracts and non investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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

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

In writing: Write to G Force Mortgages Ltd, 6 Wilkie Road, Birchington, Kent CT7 9HE

By phone: Telephone 01843 843904

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

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

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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.

### **Insurance**

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

### **Mortgages**

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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

### **Message from the Financial Services Authority**

**Think carefully about this information before deciding whether you want to go ahead.**