

**Largemortgageloans.com** is a trading name of Clegg Gifford Private Clients Ltd

12 Pepper Street  
London, E14 9QY

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

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. 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 payment protection and home insurance.
- We only offer products from a limited number of insurers for critical illness cover, life assurance and permanent health insurance.
- Ask us for a list of the insurers that we offer insurance from.
- We only offer products from a single insurer

#### Mortgages

- We offer mortgages from the whole of market.
- We only offer mortgages from a limited number of lenders.
- We only mortgages from a single lender.

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

#### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for critical illness cover, life assurance and permanent health insurance.
- You will not receive advice or a recommendation from us for payment protection insurance or home insurance. 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 on mortgages 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 mortgages 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

- A fee
- No fee for advising on and arranging non-investment insurance contracts that we deal with.

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##### Mortgages

- No fee will be charged.

We charge a non-refundable application fee for arranging your mortgage, payable with the mortgage application. The exact amount of this fee will depend on the size of your mortgage and the complexity of your application.

This fee structure is as follows:

£495 for mortgages under £500,000

- £995 for mortgages between £500,000 and £1,000,000

For mortgages over £1,000,000 and exclusive or semi exclusive schemes there will be a fee for mortgage advice. The precise amount will depend upon your circumstances but we estimate that it will be up to 1% of the loan amount.

In addition we will be paid commission from the lender.

##### Refund of fees

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

- A full refund
- No refund in all circumstances.

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

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#### 5. Who regulates us?

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Largemortgageloans.com is a trading style of Clegg Gifford Private Clients Limited, 12 Pepper Street, London E14 9QY which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302228. Registered in England and Wales No. 5070990 at 128/129 Minories, London, EC3 1PB.

Our permitted business is advising on and arranging non-investment insurance contracts and mortgages.

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**

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

In writing: Compliance Officer, Complaints Department, Clegg Gifford Private  
Clients12 Pepper Street, London E14 9QY

By phone: Telephone 020 7519 4900

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.

### **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.