

The Financial Services Authority (FSA)

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.

When we receive your application for a mortgage we will provide you with detailed information on the mortgage we are recommending. You are under no obligation to accept the mortgage

Imperial Finance 23 Ltd about our Mortgage Service

Whose mortgages do we offer?

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 a limited range of mortgages from a single lender.

Which service will we provide you with?

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.

What you will have to pay us for this service?

No fee [we will be paid by commission from the lender].

A fee £99 is normally charged for status applications. We will also be paid commission from the lender.

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:

A full refund if the lender rejects your application.

A refund of £[] if the purchase falls through. ✓

No refund if you decide not to take out a mortgage.

Who regulates us?

Imperial Finance 23 Ltd which is authorised and regulated by the Financial Services Authority.
Our FSA Register No. 497616

Our permitted business is offering advice on regulated mortgage contracts and general insurances

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

What to do if you have a complaint

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

In writing Write to: Imperial Finance 23 Ltd, Gollestan, Kingston Ridge, Kingston, Lewes,
East Sussex, BN7 3JU.

By phone Telephone 01273 477737

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