

# Our Services & Costs

GoMortgage  
Unit 15 Marsh Mill Village, Thornton, FY5 4JZ  
Telephone: 01253 93 50 50  
Email: [admin@gomortgage.co.uk](mailto:admin@gomortgage.co.uk)

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## 1. The Financial Conduct Authority

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GoMortgage is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities 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). Our Financial Services Register number is 841523

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## 2. Our Services

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For **Mortgages** & we offer a fully advised sales service and will make a recommendation based on your needs & circumstances, including an affordability assessment.

We are independent mortgage advisers and will consider all products and lenders that we have access to. We will not consider those lenders that are only available by you going direct to them.

If additional borrowing is required, we will consider all options. (first & second charge mortgages, unsecured borrowing, a further advance from your existing lender, however, we will only consider this where we are able to deal directly with the lender on your behalf.)

For **Non-Investment Protection** contracts we offer a fully advised sales service and will make a recommendation based on your needs & circumstances, including an affordability assessment, for term assurance, income protection, critical illness.

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## 3. The Costs of our Service

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### Mortgages

A Fee of £595 is payable on submission of a full mortgage application. We charge a fee from 1% to submit a mortgage application to an adverse credit specialist lender.

GoMortgage will also be paid and retain commission paid by the lender on completion. This amount will be confirmed by the lender in their disclosure document. Commission Rates paid by the lenders are available on request.

### Refund of fees

Please note our fee will still be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation. It should also be noted we do not provide a refund should you decide not to proceed with the mortgage loan after we have made a recommendation to you.

### Non-Investment Protection and General Insurance Contracts

We **do not charge a fee** as we will receive commission from the provider/insurer after the policy has been placed on risk.

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#### 4. Our Ethical Policy

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We are committed to providing the highest standard of advice and service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

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#### 5. Complaints

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If you wish to register a complaint, please write to [admin@gomortgage.co.uk](mailto:admin@gomortgage.co.uk) or telephone **01253 93 50 50**.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4567.

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#### 6. Compensation Scheme

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If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>