



London Mutual
Credit Union

About our services and costs

4 Heaton Road, Peckham, London SE15 3TH

1. The Financial Conduct Authority (FCA)

The FCA 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.

2. Whose mortgage products do we offer?

We only offer first charge mortgages from London Mutual Credit Union

3. Which service will we provide you with?

- 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. You will then need to make your own choice about how to proceed.

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

- No fee.
- A fee. You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

5. Who regulates us?

London Mutual Credit Union Limited is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 213248.

Our permitted business is mortgage advising, arranging, lending and administering of mortgage contracts. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register, or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

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

- Write to: **Complaints Team, 4 Heaton Road, Peckham, London, SE15 3TH**
- Telephone: **020 3773 1751**
- Email: **complaints@creditunion.co.uk**

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

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

We are covered by the FSCS. In relation to certain mortgages 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. Mortgage advising and arranging is covered up to a maximum limit of £50,000. Further information about compensation scheme arrangements is available from the FSCS.