

Central Mortgage Packaging Ltd t/a first4commercial.com
5 Alyssum Walk
BILLERICAY
Essex
CM12 0SS

Valid from 26/04/2014

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- We do not offer products for life insurance, critical illness and buildings and contents insurance. Instead this is referred to Cavendish Online Limited who offer products from the whole market.
- We only offer products from a limited number of insurers
Ask us for a list of insurers we select from.
- We can only offer products from a single insurer only.

Mortgage

- We offer mortgages from the whole of the market including direct with lender products and second charges.
- We only offer mortgages from a limited panel of lenders.
Ask us for a list of lenders we select from.
- We can only offer 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
- You will not receive advice or a recommendation from us. We will refer you to Cavendish Online Limited who deal with insurances for us.

Mortgage

- We will advise and make a recommendation for you after we have assessed your needs
- We are providing an Execution-Only service and you will not receive a recommendation from us.

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

Insurance

- No fee. Instead, we will be paid by commission from the provider.
- A fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy

Mortgage/Loans

- No fee. Instead, we will be paid by commission from the lender
- An administration fee of £195 payable at the outset. Additionally a fee totalling 1% is charged, this is split 0.25% of the loan will become payable on issue of a mortgage/loan offer with an additional 0.75% due at completion or cessation of the case, the total fee is subject to a minimum £999. For example, on a mortgage of £100,000, 0.25% would equate to a fee of £250.00 with an additional £750.00 due at completion or cessation of the case. Our average fee is 1% which equates to £1,000. We will also be paid commission from the lender. We may choose to charge a higher fee, depending on the amount of work that is involved on each case and is levied on a case by case basis.

Refund of fees

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

- A full refund if the lender rejects your application less the initial £195.00 fee.
- No refund if you decide not to proceed once an offer has been issued

5. Who regulates us?

Central Mortgage Packaging Ltd t/a first4commercial.com, 5, Alyssum Walk, BILLERICAY, Essex, CM12 0SS is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 715659, we are an Appointed Representative of Central Mortgages (Essex) Ltd, firm reference 460448.

Our permitted business is arranging and advising on mortgages, life insurance and non-investment insurance products.

You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0845 606 1234.

6. What to do if you have a complaint

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

In writing: Central Mortgage Packaging Ltd t/a first4commercial.com, 5, Alyssum Walk, BILLERICAY, Essex, CM12 0SS
By phone: Telephone 01277 620083

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. You can find out how to do this on the FOS website, www.financial-ombudsman.org.uk, or by contacting the FOS on 0800 023 4567.

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

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

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Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit

Mortgage/Loans

Mortgage, home purchase advising and arranging is covered up to a maximum limit of £50,000. Further information about compensation scheme arrangements is available from the FSCS