



about our services



Silver Street Solutions
28 Silver Street
Bradford on Avon
Wiltshire
BA15 1JY

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It recommends we give you this document. 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
- ☒ We can only offer products from a panel of insurers for life and critical illness cover.
- ☒ We can only offer products from a single insurer

Mortgages

- ☒ We offer mortgages from the whole market.
- ☒ We only offer mortgages from a limited number of lenders.
- ☒ We 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 for life and critical illness cover, accident, sickness & unemployment cover and buildings & contents cover.
- ☒ 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.

Mortgages

- ☒ 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.

4 What will you have to pay us for our services?

Insurance

- ☒ A fee.
- ☒ No fee for life and critical illness cover.

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

Mortgages

- ☒ No fee. We will be paid by commission from the lender; or
- ☒ An application fee of £350. This is payable before we submit a full mortgage application but only after an agreement in principle has been obtained from the lender. A commission will be paid to us from the lender upon completion of the mortgage.

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.
- ☒ No refund if you decide not to proceed with the mortgage after an application has been submitted or the lender rejects your application. In the event the application does not proceed because of circumstances caused directly by Silver Street Solutions then a full refund will be given.

5 Who regulates us?

Mortgage Advice Bureau S/W Ltd trading as Silver Street Solutions, 11 High Street, Melksham, Wiltshire is authorised and regulated by the Financial Conduct Authority. Our FCA registration number is 302978.

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

You can check this on the FCA's Register by visiting the FCA's website <http://www.fca.org.uk/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:

In writing: Silver Street Solutions C/O Mortgage Advice Bureau S/W Ltd, 11 High Street, Melksham, Wiltshire, England, SN12 6JR

By Telephone: 01225 869900.

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. 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. The maximum claim they can award is £150,000

Further information about compensation scheme arrangements is available from the <http://www.financial-ombudsman.org.uk/>