

MillionPlus Private Finance is a trading style of Largemortgageloans.com Limited
12 Pepper Street, London, E14 9RP

You should use the information provided within this document to decide if our services are right for you.

Whose products do we offer?

INSURANCE

We offer products from a range of insurers for payment protection and home insurance.

We only offer products from a limited number of insurers for critical illness cover, term assurance and permanent health insurance.

Ask us for a list of the insurers that we offer insurance from.

MORTGAGES

We offer products in the following 'relevant market(s)':

- Regulated mortgage contracts that are used for a non-business purpose
- Regulated mortgage contracts that are used for a business purpose
- We are not limited in the range of mortgages we will consider for you and can offer you advice on both first and second charge loans

Which Service(s) do we offer?

INSURANCE

We will advise and make a recommendation for you after we have assessed your needs for critical illness cover, term assurance and permanent health insurance.

You will not receive advice or a recommendation from us for payment protection insurance or home insurance. 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 offer an 'advised' sales service.

This means we will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances.

What you will have to pay us for this service

INSURANCE

No fee for advising on and arranging all non-investment insurance contracts that we deal with.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

MORTGAGES

A typical fee of 1.17% of the mortgage amount is payable. Of this, 20% is payable on application and the balance of 80% on completion.

For example on a mortgage application of £1,000,000 the fee would be £11,700 in total. Of this, £2,340 (20%) would be payable on application and the balance of £9,360 (80%) on completion.

We may also be paid commission from the lender. The exact amount of commission we will receive is not known to us at this stage. We will confirm the actual amount to you as part of the lending illustration we are required to obtain from the lender.

We will tell you how much the total fee will be in good time before you apply for a mortgage, but you may ask for this information earlier.

You will receive a key facts illustration / ESIS when considering a particular mortgage, which will tell you about any fees relating to that mortgage.

You also have the right to request an illustration / ESIS for any mortgage we offer.

Refund of fees

If we charge you a fee and your mortgage does not go ahead, you will receive no refund in all circumstances.

Who regulates us?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 302228.

Our permitted business is:

- Advising on regulated mortgage contracts
- Arranging (bringing about) regulated mortgage contracts
- Making arrangements with a view to regulated mortgage contracts
- Advising on and arranging non-investment insurance contracts
- Advising on a home reversion plan
- Arranging (bringing about) a home reversion plan
- Making arrangements with a view to a home reversion plan

You can check this on the Financial Services Register by visiting <http://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (Freephone) from 8am till 6pm, Monday to Friday (except public holidays) and 9am till 1pm, Saturdays.

What to do if you have a complaint

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

.....in writing Lynda Todd, Complaints Department, Largemortgageloans.com Limited T/A MillionPlus Private Finance, 12 Pepper Street, London, E14 9RP.

.....by phone 020 7519 4900

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

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 will depend on the type of business and the circumstances of the claim.

INSURANCE

Long term insurance benefits (e.g. Life Assurance)

The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

General Insurance

General insurance advice and arranging is covered for 90% of the claim with no upper limit.

Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder.

Protection is at 90% where claims arise under other types of policy with no upper limit.

MORTGAGES

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.