

About our services

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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 – Protection

✓	We offer products from a range of providers for Life Assurance, Critical Illness Cover, Income Protection Benefit.
	We only offer products from a limited number of providers.

Insurance – General Insurance

✓	We offer products from Paymentsshield & Legal & General for Home Insurance together with Accident, Sickness & Unemployment.
	We only offer products from a single provider.

Mortgages

✓	We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a lender. A list of our lenders can be found at the end of this document.
	We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
	We only offer mortgages from a single lender.
✓	For second charge lending, where appropriate, we will refer you to an Intermediary Partner who can provide advice in this area.

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 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.

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4. What Will You Have To Pay Us For This Service?

Insurance

	A fee
✓	No fee. We will be paid commission by the provider.

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

Mortgages

✓	A fee of £295.00 payable on application. We will receive commission from the lender in addition to the fees you pay.
	No fee. We will be paid by commission from the lender.

You will receive an illustration that will tell you about any fees relating to a particular mortgage.

5. Refund of fees

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

	A full refund of all fees paid.
	A partial refund of fees paid.
✓	No refund of the fees paid.

6. Who regulates us?

Stephen Thatcher is an Appointed Representative of Mortgage Intelligence Ltd, Roddis House, 12 Old Christchurch Road, Bournemouth, Dorset, BH1 1LG which is authorised and regulated by the Financial Conduct Authority. Mortgage Intelligence Ltd Financial Services Register number is 305330.

Mortgage Intelligence Ltd permitted business is advising on and arranging mortgages and general insurance.

You can check this on the Financial Services Register by visiting the FCA website www.fsa.gov.uk/register/Home.do or by contacting the FCA on 0800 111 6768

7. What to do if you have a complaint?

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

Write to: Complaints Department, Mortgage Intelligence Ltd, Roddis House, 12 Old Christchurch Road, Bournemouth, Dorset, BH1 1LG

By phone: 01202 310002

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

8. 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.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £85,000. **Please note that customers receiving advice on Consumer Buy to Let mortgages do not have access to the FSCS.**

Insurance

Insurance advising and arranging is covered for 100% of the claim, with no upper limit.

9. How we use your data

We will collect information from you in order to provide the services detailed in section 3 of this document. All information will be managed in accordance with the General Data Protection Regulation and full details of how we use your information can be found in our Privacy Notice.

As detailed in section 6 Stephen Thatcher is an Appointed Representative of Mortgage Intelligence Ltd. We will therefore share information with Mortgage Intelligence Ltd, primarily to allow them to undertake their regulatory responsibility for assessing the suitability of advice provided.

Full details of how Mortgage Intelligence Ltd use your information can be found on their web site at www.experiencemi.co.uk.

We will also share information with lenders and providers in order to provide the services detailed in section 3. These lenders and providers will each have their own Privacy Notices which can be found on their websites.

20th May 2020

IDD Mortgage and Insurance Super (MMR)

Our Lender List

Accord Mortgages	Melton Mowbray Building Society
Aldermore Bank	Metro Bank
Bank Of Ireland	Monmouthshire Building Society
Barclays	Mortgage Trust
B M Solutions	Nationwide Building Society
Bluestone Mortgages	NatWest Intermediary Solutions
Buildloan	Newbury Building Society
Buckinghamshire Building Society	Nottingham Building Society
Cambridge Building Society	Paragon
Clydesdale Bank	Pepper Money
Coventry Building Society	Platform
Digital Mortgages	Post Office for Intermediaries
Family Building Society	Precise Mortgages
Fleet Mortgages	Principality Building Society
Foundation Home Loans	Progressive Building Society
Furness Building Society	Saffron Building Society
Halifax	Santander
Hinckley & Rugby Building Society	Scottish Building Society
Hodge Lifetime	Scottish Widows
HSBC	Skipton Building Society
Ipswich Building Society	Teachers Building Society
Kensington Mortgages	The Mortgage Lender
Kent Reliance	The Mortgage Works
Leeds Building Society	Tipton & Coseley Building Society
M&S Bank	Together
Manchester Building Society	TSB
Mansfield Building Society	Vida Homeloans
Market Harborough Building Society	Virgin Money
Marsden Building Society	West Brom For Intermediaries
MBS Lending	

Not all lenders operate across the whole United Kingdom. Therefore lending may vary depending on your location or the location of the property you intend to purchase.

BEWARE OF CYBER FRAUD AND SCAMS

Cyber fraud is a significant risk, and fraudsters are increasingly trying to trick homebuyers, sellers and solicitors, into transferring their money into scam accounts.

This is done by fraudsters hacking into emails between buyers, conveyancers and estate agents. They then create fake emails to try to persuade people to send money to accounts in the fraudster's name.

To avoid being deceived by scams, please be alert to the following:

- Bogus email addresses on correspondence may be very similar to that of a genuine company
- To appear authentic, fraudulent letters are likely to use the same logo, letterhead and style as a genuine company
- Fraudsters will often telephone the company they are targeting to ask for contact names, so that the correct ones appear on any communication
- Signatures and other information are obtained from public sources to add further credibility to the scam

What can I do to protect myself against fraud?

When you are involved in a house purchase, follow these steps to help reduce your risk:

- Always be vigilant and exercise caution before you transfer any funds – e.g. best practice would be that all parties agree that bank account details will only be changed if instructions are provided face-to-face, or by phone between known contacts
- To verify that a request to change account details is genuine, only ever use known contact details and speak directly to existing contacts either face-to-face or by phone. Never confirm the authenticity of a request via email
- A phone call or face-to-face meeting is the only way to be sure that you are dealing with the genuine person. Experts say that fake emails are often impossible to distinguish from the real thing
- Emails seem to be the preferred method of the fraudsters, but be wary of phone calls from people claiming to work for or represent your solicitor's office. Remember, the fraudsters are likely to have read all your correspondence, and appear to know details about the sale that you may think are only known to you
- Continually ensure that your anti-virus software is up-to-date
- Regularly install any system updates to keep security processes robust
- If you own an unmortgaged property or land, there is a checking mechanism to help protect your property from being fraudulently sold or mortgaged. Please visit www.gov.uk/protect-land-property-from-fraud for further information.