Our Mortgage and Insurance Disclosure Document

Logic Mortgage Solutions Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 1009901. You can check this on the Financial Services Register by visiting the FCA's website https://register.fca.org.uk/s/ or by contacting the FCA on 0800 111 6768. The FCA is the independent watchdog that regulates financial services. Use this disclosure document to decide if our services are right for you. It explains the service we offer and how you will pay for it.

All information we provide will be made clear and accessible to you. You will also be given the choice to receive the information relating to any insurance products in paper format, free of charge. If you would like a paper copy at any time then please let us know.

1. OUR IDENTITY & SERVICE

Logic Mortgage Solutions Limited:
Address: The Marlowe Innovation Centre, Marlowe Way, Ramsgate, Kent CT12 6FA
Our service and permitted business includes advising and arranging mortgages and insurance products as stated below:

Mortgage

We will advise and make a recommendation to you on residential mortgages, lifetime mortgages, further advances, consumer buy to lets after we have assessed your needs.

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.

Insurance

We act as an Independent Intermediary on behalf of our customers.

We will advise and make a personal recommendation to you after we have assessed your insurance needs.
We can advise on Life Insurance, Critical Illness Cover and Income Protection from a fair and personal analysis of the market.

Alternative Finance Options

Note: If you are looking to increase your borrowing on an existing mortgage then there are a few options available to you, including:

- Further advance with your existing Lender;
- Second charge regulated mortgage;
- Unsecured lending, such as a personal loan.

We are required to inform you of the alternative options available to you so that you can consider them against your personal circumstances. We will provide advice on a further advance. We will not however provide advice on whether a second charge or unsecured lending is more suitable.

2. SERVICE COSTS

Mortgages

We charge a fee of up to £500 which is payable on completion of the mortgage. We will also be paid commission from the lender.

You will receive either a European Standardised Information Sheet (ESIS) or a Key Facts Illustration+ (KFI+) when considering a particular mortgage which will tell you about any fees relating to it. It will also include the actual amount of commission we will receive.

Insurance

We do not charge a fee for our service as we are paid commission from the Insurer which is a percentage of the total premium.

You will receive a quotation from us informing you of any other fees relating to the insurance policy.

3. COMPLAINTS

It is our intention to provide you with a high level of customer service at all times. If there is an occasion when we do not meet these standards and you will wish to register a complaint please contact us by: Address: Complaints Department, Logic Mortgage Solutions Limited, The Marlowe Innovation Centre, Marlowe Way, Ramsgate, Kent CT12 6FA or by phone 01843 263200.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk

4. FINANCIAL SERVICES COMPENSATION SCHEME

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 up to a maximum limit of £85,000.

Further information about the compensation scheme arrangements is available from the FSCS.

Insurance

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

Where the firm has not taken steps and caused a contract not to be effected by an Insurer on a Pure Protection Policy or General Insurance claim arising from the death or incapacity of the policyholder owing to injury, sickness or infirmity, then 100% of the claim is covered.