

About our mortgage services

1. The Financial Conduct Authority (FCA)

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

2. Whose mortgage do we offer?

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We offer mortgages from the whole market.

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We only offer mortgages from a limited number of lenders.

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We only offer our own mortgages.

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We only offer mortgages secured by a first legal charge or mortgage on your home. If your home is in Scotland, the mortgage will be secured by a first ranking standard security on your home.

3. Which service will we provide you with?

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We will advise and make a recommendation for you after we have assessed your needs.

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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 this service?

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No fee

☐

A fee

You will receive an illustration when considering a particular mortgage which will tell you about any fees relating to it.

5. Alternative Finance Options

If you are considering taking out additional borrowing (a 'HomeOwner Loan') in conjunction with your remortgage, you may wish to consider whether the following alternatives are more appropriate:

- additional borrowing from your existing lender
- a first charge legal mortgage with another lender, other than HSBC, who may also offer additional borrowing secured as a second legal charge on your home
- a mortgage secured as a second legal charge on your home
- unsecured lending, for example a loan or credit card that is not secured against your home

If you are only considering taking out additional borrowing (a 'HomeOwner Loan'), you may wish to consider whether the following alternatives are more appropriate:

- a mortgage secured as a second legal charge on your home
- unsecured lending, for example a loan or credit card that is not secured against your home

6. Who regulates us?

first direct is a division of HSBC UK Bank plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112. Registered in England under number 9928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Our permitted business is advising on, arranging, entering into and administering mortgages. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.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:

...in writing

first direct
Customer Relations
40 Wakefield Road
Leeds
LS98 1FD

...by phone

Contact telephone numbers

Customers	03 456 100 100[†] 03 456 100 147	(Text-phone)
New Customers	0800 783 24 24 0800 222 000	(Text-phone)

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

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

We are covered by the FSCS and 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.

Mortgage advising and arranging is covered up to a maximum of £50,000.

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

[†]Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).
Because we want to make sure we're doing a good job calls may be monitored and/or recorded, we hope you don't mind.