

Information about our services

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

1. Whose products do we offer?

MORTGAGES

We only offer our own mortgages.

2. Meeting your demands and needs.

MORTGAGES

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

3. Are you raising capital raising or raising additional funds?

Please be aware that there may be alternative forms of finance available which may be more appropriate for your circumstances.

The alternative forms of finance could include:

- Additional borrowing with your current lender,
- A new second charge mortgage contract with another lender,
- A remortgage with another lender,
- Unsecured lending.

We are not able to provide advice on alternative forms of finance outside of the Monmouthshire Building Society's first charge mortgage range.

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

MORTGAGES

No fee.

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

5. Who regulates us?

The Monmouthshire Building Society, Monmouthshire House, John Frost Square, Newport, NP20 1PX, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 206052.

Our permitted business is advising on and administering mortgages and mortgage lending. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

There are three ways in which you can do this:

1. If convenient please raise any issue immediately with a member of our staff. Explain to them the nature of your problem. They will try to help and will refer you to their Manager if appropriate, with a view to resolving the problem immediately. If this is not possible they will record the details of your complaint and arrange for it to be investigated.

2. It may be impractical or inappropriate to discuss the problem with a staff member, or your complaint may involve complex issues or legal matters. In these circumstances please contact the Compliance Department at:

The Compliance Department
Monmouthshire Building Society
John Frost Square
Newport
NP20 5NA

By Phone: 01633 844444

Contact may be made by any convenient means. Please explain fully the nature of the problem and we will endeavour to resolve it as quickly as possible.

3. Alternatively you can use Online Dispute Resolution (ODR) where you can submit a complaint only for products and services bought online. To find out more or to use this facility please go to:

<https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.chooseLanguage>

This is an alternative option for resolving a complaint via the Financial Ombudsman Service (FOS) and not a replacement or amendment to current FOS access rights.

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.

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.