



about our mortgages services

1. The Financial Services Authority (FSA)

The FSA 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 products do we offer?

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.

Ask us for a list of lenders we offer mortgages from.

- We only offer our own mortgages.

3. Which service will we provide you with?

- 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.

4. What will you have to pay us?

- No fee.
- A fee.

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

Registered Office: Granville House Festival Park Hanley Stoke-on-Trent ST1 5TB
Tel: 01782 255000 Fax: (01782) 873161
Visit our Website at www.thehanley.co.uk or e-mail us at salesupport@thehanley.co.uk

5. Who regulates us?

The Hanley Economic Building Society, Granville House, Festival Park, Stoke-on-Trent ST1 5TB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 206024.

Our permitted business is advising on, arranging, lending and administering mortgages.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint?

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

... in writing Write to: The Compliance Officer, The Hanley Economic Building Society, Granville House, Festival Park, Stoke-on-Trent ST1 5TB

... by phone Telephone 01782 255000

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.

Mortgage advising and arranging is covered for 100% of the first £50,000.

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