

## **About our Mortgage Services**

<b>Whose mortgages do we offer?</b>
We only offer our own mortgages.
<b>Which service will we provide you with?</b>
We will advise and make a recommendation after we have assessed your needs.
<b>What will you have to pay us for this service?</b>
We will not charge you a fee for this service. You will receive a Key Facts Illustration when you indicate you want to proceed with a particular mortgage. This will tell you about any fees relating to it.
<b>When will you receive a Key Facts Illustration?</b>
We will provide you with a Key Facts Illustration when you indicate you wish to proceed with a particular mortgage. You may also request a Key Facts Illustration for any product we offer at any time.
<b>Who regulates us?</b>
Scotwest Credit Union Limited, 13 Elmbank Street, Glasgow, G2 4PB is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number is 213616.
<b>What to do if you have a complaint.</b>
If you wish to register a complaint please address your complaint in writing to: The Chief Executive, Scotwest Credit Union, 13 Elmbank Street, Glasgow G2 4PB Alternatively, you may telephone on 0141 227 2390 If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.
<b>Are we covered by the Financial Services Compensation Scheme (FSCS)?</b>
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.