

Keith McCoy Associates Limited, trading as McCoy Mortgages, was established in April 2006 with the aim of providing a personal and professional mortgage service for:

- First Time Buyers
- Home Movers
- Remortgaging
- Buy-to-Let investors.

Finding the right mortgage is about more than simply accepting the restricted products of a single lender. Everyone should consider applying through an experienced, professional broker because that way you gain access to the best deals from across the market. And getting it right could save you £000's.

McCoy Mortgages does not charge a fee and has access to over 60 lenders including the High Street banks and we search through thousands of mortgages on behalf of our customers before giving a recommendation.

When you use my service I'll show you how you could repay your mortgage years earlier than you thought.

And during the application I'll manage the whole process through to completion, deal with the lender, I can instruct and liaise with your solicitor and I will encourage you to call me at any time if you have any queries. I don't believe anything less than a high quality is acceptable.

### **What service will I provide to you?**

#### **Mortgages**

I will advise and make a recommendation to you about a mortgage after I have assessed your needs.

McCoy Mortgages offer a comprehensive range of mortgages from over 60 lenders from across the market, but not deals you can only obtain by going directly to the lender. My advice is limited to first charge mortgages and does not include second charge loans.

#### **No fee**

McCoy Mortgages does not charge a fee as I am paid directly by the lender. You will receive a mortgage illustration when considering a particular mortgage which will tell you about any fees relating to it.

#### **Insurance – protecting your family, home and finances**

In addition to offering mortgages from the whole of the market, I also have a range of protection products to meet your needs. These include:

- Life Assurance, Critical Illness cover, Income Protection
- Sickness, Accident and Unemployment cover
- Buildings and Contents insurance.

### **What service will I provide for you?**

I will advise and make a recommendation to you after I have assessed your needs for Life Assurance, Critical Illness cover, Income Protection and Accident, Sickness & Unemployment protection

### **Life and Income Protection**

I offer products from a range of insurers for Life, Critical Illness, Income Protection and Accident, Sickness & Unemployment protection.

### **Home insurance**

I offer products from a range of insurers.

### **No fee**

McCoy Mortgages does not charge a fee for insurance services as I am paid directly by the insurer. You will receive a quotation which will tell you about any fees relating to any particular insurance policy.

### **Who regulates us?**

McCoy Mortgage is a trading style of Keith McCoy Associates Limited and is authorised and regulated by the Financial Conduct Authority, registered number 450724. My permitted business is advising on and arranging mortgages and non-investment insurance. You can check this in the Financial Services Register by visiting [www.fca.org.uk/firms/financial-services-register](http://www.fca.org.uk/firms/financial-services-register) or by contacting the FCA on 0800 111 6768.

### **If you have a complaint**

If you wish to register a complaint please contact me:

In writing to: McCoy Mortgages, PO Box 9756, Redditch, Worcestershire B98 9WA

By phone: 01527 879246.

If you have a complaint and cannot settle it with me you may be entitled to refer it to the Financial Ombudsman Service.

I am covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if I cannot meet my obligations. This would depend on the type of business and the circumstances of the claim.

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

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

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

### **How do you contact me?**

Mail: McCoy Mortgages, PO Box 9756, Redditch, Worcestershire B98 9WA

Phone: 01527 879246, Mobile: 07973 739427

Email: [enquiry@mccoymortgages.co.uk](mailto:enquiry@mccoymortgages.co.uk)

Web: [www.mccoymortgages.co.uk](http://www.mccoymortgages.co.uk)