

Key House, Foxhole Road, CHORLEY, Lancashire, PR7 1NZ

Whose mortgages do we offer?

Chorley and District Building Society can only offer its own mortgages.

Which service will we provide you with?

You will not receive advice or a recommendation from us.

You have the right to request an illustration for any regulated mortgage contract we offer.

What will you have to pay us for this service?

We receive no fees, commissions or other remuneration for providing the above service. You will receive a Mortgage Illustration which will tell you about any fees relating to a particular mortgage.

Who regulates us?

Chorley and District Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register under number 206023.

Our permitted business is advising on and arranging mortgages.

You can check this on the Financial Services register by visiting the FCA's website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

What to do if you have a complaint

Your Advisor will endeavour to give you the high level of service you should expect from the Chorley Building Society. If you feel that we have fallen short, and wish to register a complaint, please contact us:

- In writing to - The Chorley and District Building Society, Key House, Foxhole Road, Chorley PR7 1NZ.
- By telephone – 01257 235001
- By email – complaints@chorleybs.co.uk

If we cannot satisfactorily resolve your complaint, you can refer it to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR; telephone 0800 023 4567; email complaint.info@financial-ombudsman.org.uk

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 up to a maximum limit of £85,000.

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

Options available to you

If you are looking to increase the borrowing secured on a property which is the subject of an existing regulated mortgage contract, the following alternative finance options may be available and more appropriate for you:

- A further advance from your existing lender
- A second charge regulated mortgage contract
- Unsecured lending

If you are looking to take out a retirement interest-only mortgage, a lifetime mortgage may be available and more appropriate.

Your Personal Information and what we do with it

We are a data controller of your personal information. The way that we process your personal information is described in our Privacy Notice. This information is also available on our website www.chorleybs.co.uk/privacy