

# Keyfacts

## about our services



### E-MAIL MORTGAGES LTD

APPOINTED REPRESENTATIVE  
OF  
INVESTORS PLANNING ASSOCIATES LIMITED

Authorised and regulated by the Financial Services Authority



**Office Address:**  
6-7 Hatton Garden  
London, EC1N 8AD

1.

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering taking advice on certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

#### Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- Ask us for a list of the lenders we offer mortgages from.
- We only offer mortgages from a single lender.

3. Which service will we provide you with?

#### Mortgages

- 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 for this service?

#### Mortgages

- No fee. We will be paid by a procurement fee from the company.
- A fee of £ payable at the outset/offer/completion
- A fee of £ and we will be paid a procurement fee from the company.

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

5. Refund of fees

#### Mortgages

- We do not charge you fees