



ABOUT OUR MORTGAGE SERVICES AND COSTS

Coutts
440 Strand
London WC2R 0QS
Telephone 020 7753 1000

1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose mortgages do we offer?

We only offer mortgages from Coutts & Co and Coutts Finance Co.

3. Which service will we provide you with?

We only offer our own products. We will advise and make a recommendation for you after we have assessed your needs. You may ask us for a list of products we offer advice on.

4. What will you have to pay us for our advice?

We do not charge for the provision of mortgage advice, however, there may be a product, legal and valuation fees applicable for a mortgage.

You will receive a *European Standardised Information Sheet (ESIS)* when considering a particular mortgage product which will tell you about any fees relating to it and when payable. Any fees applicable will be detailed within the Mortgage Illustration.

5. We provide mortgages secured as follows:

- First Charge Legal Mortgage
- Second Charge Legal Mortgage

We will only take a charge over a UK-based property. We will not take charges over property outside of the UK.

6. What currencies do we lend in?

sterling, euro, US dollar, Swiss francs and Japanese yen.

7. Alternative finance options (if applicable)

Where a further advance is required on borrowing secured on a property which is the subject of an existing mortgage the following alternative finance options may be available and more appropriate for you:

- (1) a further advance from the existing lender;
- (2a) a second charge regulated mortgage contract;
- (2b) a new first charge regulated mortgage; **OR**
- (3) an unsecured loan.

Coutts

8. Who regulates us?

Coutts & Co, 440 Strand, London WC2R 0QS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 122287.

Our permitted business is advising on, arranging, lending and administering Regulated Mortgage Contracts.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/financial-services-register or by contacting the FCA on 0800 111 6768.

9. What to do if you have a complaint

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

...in writing Write to your private banker at Coutts, 440 Strand, London WC2R 0QS

...by phone Telephone 020 7753 1000

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

10. 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 the compensation scheme arrangements is available from the FSCS.

Think carefully about the products and services you need. If you want more information please ask.