

Information about our Services

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

1. Whose products do we offer?

MORTGAGES

We only offer our own mortgages.

2. Meeting your demands and needs.

MORTGAGES

We will advise and make a recommendation for you after we have assessed your needs.

3. Are you raising capital or raising additional funds?

Please be aware that there may be alternative forms of finance available which may be more appropriate for your circumstances.

The alternative forms of finance could include:

- Additional borrowing with your current lender
- A new second charge mortgage contract with another lender
- A remortgage with another lender
- Unsecured lending

We are not able to provide advice on alternative forms of finance outside of the Monmouthshire Building Society's first charge mortgage range.

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

MORTGAGES

No fee.

You will receive a European Standardised Information Sheet (ESIS) when considering a particular mortgage, which will tell you about any fees relating to it.

You have the right to request an illustration/ESIS for any regulated mortgage contract which we are able to offer you.

5. Who regulates us?

Monmouthshire Building Society, Monmouthshire House, John Frost Square, Newport, NP20 1PX, 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 206052.

Our permitted business is advising on and administering mortgages and mortgage lending. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

You can make a complaint in the following ways:

1. In person at any one of our branch or agency offices.
2. By phone on 01633 844444.
3. In writing to our Complaints Team at:

Monmouthshire Building Society
John Frost Square
Newport
NP20 1PX

- Online via our secure messaging service <https://www.monbs.com/contact-us/>

Alternatively, you can use Online Dispute Resolution (ODR) where you can submit a complaint only for products and services bought online. To find out more or to use this facility please access the ODR platform website go <https://webgate.ec.europa.eu/odr>. This is an alternative option for resolving a complaint via the Financial Ombudsman Service (FOS) and not a replacement or amendment to current FOS access rights.

If you are unhappy with our decision, you may be able to ask the Financial Ombudsman Service (FOS) www.financial-ombudsman.org.uk, to look at your complaint.

7. 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.

MORTGAGES

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.

Important disclosure information

All information provided must be truthful and accurate as this could affect our advice and recommendation. If you proceed with a mortgage application the personal information we collect from you will be shared with Fraud Prevention Agencies who will use it to prevent fraud and money-laundering and to verify your identity. We will also supply your personal information to Credit Reference Agencies and they will provide us with information about your financial situation and history. Further details of how your information will be used by the Society, the Credit Reference and Fraud Prevention Agencies, and your data protection rights, can be found in our Privacy Notice available from all branches, on our website at www.monbs.com/privacy or telephone Customer Services on 01633 844 340. Telephone calls may be monitored and/or recorded for security and training purposes.

