

## about our mortgage services



Danske Bank  
PO Box 183  
Donegall Square West  
Belfast  
BT1 6JS

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This information details whether there are any limitations in the range of products we will offer to you and how we will be remunerated. Use this information to decide if our services are right for you.

### 2. Whose mortgages do we offer?

We only offer our own mortgages. These are first charge regulated mortgage contracts, including foreign currency regulated mortgage contracts.

### 3. Which service will we provide you with?

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

### 4. What will you have to pay us for this service?

No fee.

You will receive a Mortgage Illustration when considering a particular mortgage, which will give you information about any fees relating to it payable to us.

### 5. Who regulates us?

Danske Bank is a trading name of Northern Bank Limited which 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 122261.

Registered in Northern Ireland (registered number R568). Registered Office: Donegall Square West, Belfast, BT1 6JS. Northern Bank is a member of the Danske Bank Group.

Our permitted business is advising on, arranging and administering 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 1116768 or 0300 500 8082.

## 6. What to do if you have a complaint?

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

- **In writing:** Write to: Danske Bank, P.O. Box 2111, Belfast, BT10 9EG.
- **By phone:** Telephone 0345 600 2882

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

## 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.

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

For further information about compensation scheme arrangements (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call 0800 6781100 or 020 7741 4100.