

## 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. The service we provide

We only offer our own mortgages. These are first charge regulated mortgage contracts, including foreign currency regulated mortgage contracts. Our mortgage adviser will advise and recommend the best mortgage for you based on your circumstances and will provide you with a mortgage illustration. There will be no charge for this service. 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.

### 3. About Danske Bank

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 11 16768 or 0300 500 8082.

#### **4. 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.

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

#### **5. Important - Your personal information**

##### ***Credit Reference and Fraud Prevention Agencies***

We will use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in: "How we use your personal information."

##### ***How we use your personal information***

In order to provide you with banking services, including advice and products, and also to meet our legal obligations as a financial institution, we will collect and use your personal information and, if you are a business customer, your business information. You can read more about what personal information we hold, how we use it and your rights in our data protection privacy notice, which is available online or in our leaflet 'How we use your personal and business information' which can also be provided in hard-copy for you.

##### ***Joint Mortgage Applications***

If only one party is present at your meeting, you will need to confirm to us that you are authorised to provide information on the other party and that they have consented to Danske Bank processing their information

We always treat all of your information as confidential.

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

If you are not happy with any part of our service, please ask us for a copy of our leaflet 'Putting things right for you' or visit our website. We aim to deal with complaints in a way our customers are satisfied with.

If you have followed our published complaint procedures and you disagree with the response we have given, you can refer the matter to the Financial Ombudsman Service. Details are available from Us or from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You will also be able to contact the Financial Conduct Authority (FCA) or the Payment Systems Regulator (PSR) if You think that We have broken the Payment Services Regulations 2017.

The FCA and the PSR will use this information to inform their regulatory activities. More information can be found at <https://www.psr.org.uk/sites/default/files/media/PDF/PSR-PSD2-approach-factsheet-Sep-2017.pdf>