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1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose mortgages do we offer?

Glasgow Credit Union Limited only offer its own mortgages.

3. Which service will we provide you with?

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?

No fee

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

5. Who regulates us?

Glasgow Credit Union Limited, 95 Morrison Street, Glasgow, G5 8BE is authorised and regulated by the Financial Services Authority. Our FSA registration number is 213558.

Our permitted business is making arrangements with a view to regulated mortgage contracts and entering into and administering regulated mortgage contracts. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/home.do or by contacting the FSA on 0845 606 1234.

