



Nomo by Bank of London and The Middle East plc (BLME)

20 Churchill Place  
Canary Wharf  
London  
United Kingdom  
E14 5HJ

## About our mortgage services

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

The FCA 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.

#### 1A. Compliance with Islamic Law

Our services are regularly checked by the BLME Sharia'a Supervisory Board, which includes Sheikh Dr. Abdulaziz Al-Qassar (Chairman), Sheikh Dr. Esam Khalaf Al-Enezi, and Sheikh Dr. Mohammed Daud Bakar to ensure compliance with Islamic Law. Ask us if you want further information about the role of our scholar(s).

### 2. Whose mortgages do we offer?

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of providers.
- We only offer our own Islamic property finance products.

Contact us: [www.nomobank.com](http://www.nomobank.com) | +44 (0) 20 3991 0400 | Bank of London and the Middle East plc (BLME), 20 Churchill Place, Canary Wharf, London E14 5HJ

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Nomo by Bank of London and the Middle East plc [R] ("BLME") is a [registered trademark and] trading name of BLME. BLME is registered in England and Wales (no. 05897786), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. BLME's Financial Services Register number is 464292 and registered office is at 20 Churchill Place, Canary Wharf, London United Kingdom E14 5HJ. BLME is part of Boubyan Bank.

We will collect and process information about you that may be subject to data protection laws. For more information about how we use and disclose your personal data, how we protect your information, our legal basis to use your information, your rights and who you can contact, please see our Privacy Notice.

Call monitoring and charges information: to make sure we maintain a high-quality service, calls may be monitored or recorded for training and security purposes. Charges may apply when using a mobile phone or when calling from abroad. Opening hours may vary.



### 3. Which services 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.
- A fee payable at the outset and payable when you apply for a mortgage.

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

### 5. Who regulates us?

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Our permitted business for mortgages is as mortgage administrator, mortgage arranger, mortgage advisor, and mortgage lender.

You can check this on the FSA's Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

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

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

... in writing Write to Nomo Customer Service, 20 Churchill Place, Canary Wharf, London, United Kingdom, E14 5HJ

... by phone Telephone +44 (0) 20 3991 0400

... by email: [support@nomobank.com](mailto:support@nomobank.com)

If we cannot resolve your complaint in a timely or satisfactory manner, you may choose to refer your complaint to the Financial Ombudsman Service (FOS).

## 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. You can find out more about the compensation by visiting the FSCS's website <https://www.fscs.org.uk/what-we-cover/mortgages/> or by contacting the FSCS on 0800 678 1100.

Mortgage advising and arranging is covered up to a maximum limit of £50,000. Further information about compensation scheme arrangements is available from the FSCS.

You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

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