



# "about our services and costs

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"53'Eaxgpf kuj Utggv  
Dcttqy 'lp'Hwtpguu  
""NC36'3UH

## Hceg"vq'Hceg Customer Promise

We will always treat you fairly. You can expect in all our dealings with you that we will:

- treat you as we ourselves would expect to be treated
- never take advantage of you
- be open and honest
- quickly put right any mistake that we make.

## 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

## 2. Whose products do we offer?

### Insurance

- We offer products from the whole of market.
- We can only offer products from a limited number of insurers for non-investment contracts. Life, critical illness, income protection and building and contents. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

### Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We only offer mortgages from a single lender.

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

#### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for life and critical illness insurance, buildings and contents insurance or mortgage payment protection insurance.
- 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.

#### Mortgages

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

#### Insurance

- A fee.
- No fee for life and critical illness insurance, buildings and contents insurance or mortgage payment protection insurance.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

#### Mortgages

- No fee will be charged. We will be paid by commission from the lender.
- A fee of up to £995 is payable upon completion of the mortgage. The fee is dependent on the complexity of the specific case.  
(We will also be paid commission from the lender/company.)

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

#### Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund if the lender rejects your application.
- A refund of £xx if your application falls through.
- No refund if you decide not to proceed.

## 5. Who regulates us?

Face to Face Financial Services Ltd is authorised and regulated by the Financial Services Authority.

The FSA Register Number is 301970.

The permitted business is advising on and arranging mortgages, general insurance and life insurance.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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

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

**In writing:** Write to Compliance Department, Hceg'vq'Hceg'Hkpcpekri'Ugtxlegu Ltd, 53'Ecxgpf kuj 'Utggv, Dcttqy 'kp'Hwtpguu, NC36'3UHD

**By phone:** Telephone 0144; #: 57272.

**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.

### Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

### Mortgages

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Further information about compensation scheme arrangements is available from the FSCS.