



about our services and costs

The Finance House
6 Poynings Road
Poynings
West Sussex
BN45 7AP

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been 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 a range of insurers for Buildings & Contents Insurance, Accident, Sickness and Unemployment Insurance, Life Insurance, Critical Illness Insurance and Payment Protection Insurance.
- We can only offer products from a limited number of non-investment insurance contracts.
- We only offer products from a single insurer

Mortgages

- We offer mortgages from the whole market.
 - We can 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 Buildings & Contents Insurance, Accident, Sickness and Unemployment Insurance, Life Insurance, Critical Illness Insurance and 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

- We will advise and make a recommendation for you on mortgages 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 mortgages 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 our services?

Insurance

- A fee
- No fee

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

Mortgages

- No fee. We will be paid by commission from the lender.
- A fee of 2% of the mortgage loan payable upon completion of the mortgage. For example on a mortgage of £100,000 the total fee would be £2,000. Any commission received from the lender will be reimbursed to you.
- A fee of £500 payable upon completion of the mortgage. We will also be paid commission from the lender.
- A fee of 0.75% of the mortgage loan payable upon completion subject to a minimum fee of £1,000. This means on a mortgage of £100,000 a fee of £750 is payable upon completion. We will also be paid commission from the lender.
- An administration fee of £250 is payable upon application.

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.
- A full refund of £
- No refund

5. Who regulates us?

The Finance House is an Appointed Representative of Ingard Financial Limited, Danehurst Court, 35-37 West Street, Rochford, Essex SS4 1BE and is authorised and regulated by the Financial Services Authority. Our FSA Register number is 503683.

Our permitted business is recommending and advising on regulated mortgage contracts and regulated non-investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website 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 The Finance House, Poynings Road, Poynings, West Sussex, BN45 7AP

By phone: Telephone 01273 857 024.

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.
