



**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 products do we offer?**

**Insurance**



We offer products from a range of insurers for life insurance, critical illness insurance, permanent health insurance, mortgage payment protection insurance and Buildings & Contents insurance



We offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from



We only offer products from only a single insurance company.

**Mortgages**



We offer mortgages from the whole market



We only offer mortgages from a limited number of lenders. Ask for a list of the lenders we offer mortgages from



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



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 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 you will have to pay us for our services

##### Insurance



No fee



A 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 commission from the lender



A fee of £450 will be payable when you complete on a mortgage arranged by us. We will also be paid commission by the lender. The fee will be reduced by the amount of commission we are paid by the lender. Where the commission from the lender exceeds £450 we will not charge a fee. So in many cases, no fee will be payable.



A cancellation fee of £450 will be payable if you cancel an application after an offer has been issued  
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



A full refund if you complete on another mortgage with us within 6 months of cancellation



No refund if you fail to complete on another mortgage with us within 6 months of cancellation.

#### 5. Who regulates us?

Expert Financial Ltd, 91 High Street, Huntingdon, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 489561.

Expert Financial Ltd is an appointed representative of JLM Mortgage Services, 21a Churchyard, Hitchin, Herts, SG5 1HP which is authorised and regulated by the Financial Services Authority. JLM Mortgage Services Ltd FSA Register number is 300629.

JLM Mortgage Services Ltd's permitted business is advising and arranging mortgages and general insurance.

You can check this on the FSA's Register by visiting the FSA 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 The Mortgage Director, JLM Mortgage Services, 21a Churchyard, Hitchin, Herts, SG5 1HP

..... by phone

Telephone 01462 455655

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Services.

#### 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.

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