
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, Critical Illness, Accident & Sickness, Unemployment and Buildings & Contents Insurance.
- We only offer products from a limited number of insurers.
- 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, Critical Illness, Accident & Sickness, Unemployment and Buildings & Contents Insurance.
- You will not receive advice or a recommendation from us for Life, Critical Illness, Accident & Sickness, Unemployment and Buildings & Contents Insurance. 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 this service?

Insurance

- A fee.
- No fee for Life, Critical Illness, Accident & Sickness, Unemployment and Buildings & Contents Insurance.

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 £295 payable when you apply for a mortgage. We will also be paid commission from the lender.
- A fee of £495 or 0.35% of the mortgage amount whichever is the greater, this will be payable upon completion of the mortgage.
e.g. 0.35% of a mortgage for £150000 would equate to £525, this would therefore be the amount due.
0.35% of a mortgage for £100000 would equate to £350, in which case £495 would be payable.

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. This is conditional upon on the information provided by you, to us at the outset, being correct.
- No refund if you decide not to proceed.

5. Who regulates us?

Stuart Brown Mortgage Services Ltd, 3 Home Farm, Toddington Road, Tebworth, Beds LU7 9QD is authorised and regulated by the Financial Services Authority. Our FSA registration number is 301675.

Our permitted business is advising on and arranging mortgages and 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 to: *Stuart Brown Mortgage Services Ltd*
 3 Home Farm
 Toddington Road
 Tebworth
 Beds LU7 9QD
- by phone : (01525) - 877650

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 90% of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £50000.

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

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