



about our services

**Fenton Simpson Financial
Services Ltd**

**York Science Park
Innovation Way
Heslington
YORK YO10 5DG**

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.

- We only offer products from a limited number of insurers for Life Assurance, Critical Illness, Payment Protection, Accident, Sickness and Unemployment, Buildings and Contents Insurance and Permanent Health Insurance

Ask us for a list of the 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.
Ask us 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 for Life Assurance, Critical Illness, Mortgage Payment Protection, Accident, Sickness and Unemployment, Buildings and Contents and Permanent Health 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 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?

Insurance

- 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 commission from the lender.

- An administration fee of £250 will be charged when you have instructed Fenton Simpson Financial Services Ltd to act for you in arranging your mortgage. For further details please see our terms of business.

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

5. Who regulates us?

Fenton Simpson Financial Services is authorised and regulated by the Financial Services Authority.

Fenton Simpson Financial Services FSA Register number is 302926

Fenton Simpson Financial Services 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 Write to: Mr C Simpson, Fenton Simpson Financial Services, Innovation Centre, York Science Park, Heslington, York, YO10 5DG.

... by phone Telephone: 01904 435185

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 for 100% of the first £50,000.

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

TREATING CUSTOMERS FAIRLY

Our Principles

The way we do business

- We will be open and straightforward with you and conduct our affairs with honesty. We want you to be happy to build a long term relationship with us.

Meeting your needs

- We will ask you questions about your needs and circumstances before we advise you.
- We will only recommend suitable products and services you can afford.
- We will offer access to a wide range of products to enable your needs to be met. If we are unable to find a suitable product for you we will let you know.
- Before you accept our advice, we will clearly explain the main benefits and risks to you.

Listening to you

- We may ask you for feedback on how we can improve our service to you.
- If you wish to complain, we promise to handle your complaint fairly.

How You Can Help Us

Your personal information

- Please provide as much information as you can on your income and outgoings. This will help us recommend products that you can afford.

Understanding our advice

- Please let us know if anything we say to you is unclear or if any documents we show to you are confusing. We will do everything we can to ensure that you understand our advice.

FENTON SIMPSON FINANCIAL SERVICES LTD

Terms of Business

A fee of £250 is payable at the time you instruct Fenton Simpson Financial Services Ltd. This fee covers the initial administration of creating your application and any necessary enquiries made with lending institutions on your behalf, along with submitting your mortgage application.

Where Fenton Simpson Financial Services Ltd receives a commission from the lender a refund of your fee will be made in the following circumstances:

A fee received from the lender up to £250: no refund will be made.

For every £2 received from the lender in excess of £250 a refund of £1 will be made to a maximum refund of £250

eg: A commission of £500 is received, you will receive £125 from Fenton Simpson.

A commission of £1000 is received, you will receive £250 from Fenton Simpson.

No refund will be made where information provided by you is incorrect, cannot be substantiated, or if relevant information is withheld. This could be in relation to your address history, the level of earnings declared, any undisclosed credit commitments or to the previous conduct of commitments held by you.

As part of the application process you will be asked to provide documentary evidence of identification and address verification.

Fenton Simpson Financial Services Ltd will require evidence of earnings in all instances.

Signed

Signed

Date

Date