

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?**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.

Insurances

- We offer products from a range of insurers for buildings and contents insurance, payment protection insurance, life assurance, critical illness and income protection insurances.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer.

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

Insurances

- 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?**Mortgages**

- No fee. We will be paid by commission from the lender.
- Our standard fee is £400; of which £60 is payable at the outset and £340 is payable on confirmation of an offer (but normally charged on completion). We will also retain any commission paid to us by the company.
- You will pay us a fee of 1% of the mortgage to be arranged (with a minimum of £500), at the outset. For example, on a mortgage of £100,000, you would pay us £1,000. Any commission we receive from the company would be rebated to you.

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

Insurances

- A fee.
- No fee. A cancellation fee of up to £250 may be payable if any policy is cancelled or lapses during its term.

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

5. Refund of fees

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

- A full refund.
- No refund.

6. Who regulates us?

LEA Financial Services Limited, 6 Keppel Place, Stoke, Plymouth, Devon, PL2 1AX is authorised and regulated by the Financial Services Authority. Our FSA Register number is 482614.

Our permitted business is advising on and arranging regulated 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.

7. What to do if you have a complaint

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

...in writing

Write to:

LEA Financial Services Limited
6 Keppel Place
Stoke
Plymouth
Devon PL2 1AX

...by phone

Telephone: 01752 561981

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

8. 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.

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.

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

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