



about our services and costs

COMPANY
NAME

Higginson Mortgage
Services Ltd

ADDRESS

39 Fisher Hill Way Radyr Cardiff CF15 8DR

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 non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance.
- We only offer products from a limited number of insurers for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole market.
- We only offer products from a limited number of lenders.
- We only offer products 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 non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance.
- You will not receive advice or a recommendation from us for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance.

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 for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance.

- ✓ No fee for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection 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/company that buys your home.
- ✓ A fee of £99 which is payable immediately. We may also be paid commission from the lender/company that buys your home.

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/company] rejects your application.
- A refund if your application falls through.
- ✓ No refund [if you decide not to proceed].

5. Who regulates us?

Higginson Mortgage Services Ltd is an appointed representative of The Whitechurch Network Ltd which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 190859.

Our permitted business is Life Insurance, Protection, Mortgages

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 Compliance Officer, Kings Weston House, Kings Weston Lane, Bristol BS11 0UR
- ... by phone Telephone 0117 3730440

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, so the maximum compensation is £50,000.

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