



about our services and costs

A B M*farnham*

**1 Kimbers Lane
Farnham
Surrey
GU9 9PT**

1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is 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 life assurance, critical illness cover, income protection, general insurance (including buildings and contents insurance).
- We can only offer products from a limited number of insurers for life assurance, critical illness cover, income protection, general insurance (including buildings and contents insurance).
- We can only offer products from a single insurer for life assurance, critical illness cover, income protection, general insurance (including buildings and contents insurance).

Mortgages

- We offer mortgages from the whole of market.
- We can only offer mortgages from a limited number lenders/companies.
- We can only offer a limited range 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 cover, income protection, general insurance (including buildings and contents insurance).
- You will not receive advice or a recommendation from us for life assurance, critical illness cover, income protection, general insurance (including buildings and 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

- 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 life assurance, critical illness cover, income protection, general insurance (including buildings and contents insurance).
- No fee** for life assurance, critical illness cover, income protection, general insurance (including buildings and 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/company.
- An administration fee of £150 is due on issue of the mortgage offer but will not be charged if the application proceeds to completion. This fee is payable if you choose not to proceed to completion. We may also be receive commission from the lender/company or by fee agreed with you the client(s) prior to proceeding.

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 partial refund if your application falls through.
- No refund if you decide not to proceed.

5 Who regulates us?

Barry Easton T/A A B M Farnham is an appointed representative of Financial Ltd, Andoversford Business Park, Andoversford, Glos GL54 4LB which is authorised and

regulated by the Financial Services Authority. Financial Ltd's FSA Register number is 188153.

A B M Farnham permitted business is advising and arranging on insurance and regulated 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 Director, Financial Ltd, Andoversford Business Park, Andoversford, Glos GL54 4LB.

... by phone Telephone 01242 820738

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 subscribe to the Financial Services Compensation Scheme. 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 with no upper limit.

Home finance products mortgages and home purchase plans

Advising on or arranging house purchase finance is covered for 100% of £50,000.

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