

keyfacts[®]

about our costs and services

SRC Financial Services Limited**368 Rayleigh Road, Leigh on Sea, Essex, SS9 5PT**

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 term assurance, mortgage protection insurance, private medical insurance and income protection insurance.



We only offer products from a limited number of insurers.



We only offer products from Royal & Sun Alliance Insurance Plc for Buildings and Contents
We only offer products from Aviva for accident, sickness and unemployment insurance.

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 all types of non-investment insurance contracts that we deal with.



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 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.

No fee for advising on and arranging for non-investment contracts that we deal with.

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

Mortgages

No fee. We will retain any commission paid to us by the lender.

We will charge you a fee of £247 for arranging your mortgage; we will retain any commission paid to us by the lender.

We will charge you a fee of £797 for arranging your mortgage; any commission paid to us by the lender will be refunded to you.

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.

No refund if you decide not to proceed.

5. Who regulates us?

SRC Financial Services Limited, 368 Rayleigh Road, Leigh on Sea, Essex, SS9 5PT is authorised and regulated by the Financial Services Authority. Our FSA Register number is 430562.

Our permitted business is advising on and arranging non investment insurance contracts and 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 Simon Torry, SRC Financial Services Limited, 368 Rayleigh Road, Leigh on Sea, Essex, SS9 5PT

... **by phone:** Telephone 0800 9540443.

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 £50,000.

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