

# key facts

# about our services

[www.addingvalue4u.com](http://www.addingvalue4u.com) Ltd

3a Kirkgate  
Thirsk  
YO7 1PQ

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## 1. The Financial Services Authority (FSA)

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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.

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## 2. Whose products do we offer?

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### Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- We only offer products from a single group of companies.

### Insurance

- We offer products from a range of insurers for policies such as term assurance, critical illness, medical insurance and permanent health insurance.
- We only offer products from a limited number of insurers for building and contents. Ask us for a list of products and companies that we offer.
- 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.
- We only offer mortgages from a single lender.

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

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### Investment

- 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.
- We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
  - Conduct a full assessment of your needs;
  - Offer advice on whether a non-stakeholder product may be more suitable

## Insurance

- We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness, medical insurance, buildings & 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 mortgages that we will provide details on. You will then need to make your own choice about how to proceed.

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## 4. What will you have to pay us for our services?

### Investment

- Before we provide you with advice, we will give you our key facts guide 'about the cost of our services'.
- We will tell you how we get paid, and the amount, before we carry out any business for you.

### Insurance

- A single fee of £200 payable at application for advising on and arranging insurance. Under this arrangement, we would refund to you any commission that we are paid by the insurer.
- No fee for advising on and arranging insurance, we will be paid by commission from the insurer.

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.
- Pure fee.** A total fee of 0.3% plus VAT of the amount borrowed, which includes an arrangement fee of £176.25. For example, if your total borrowing was £100,000, we would receive a fee of £176.25 payable with the application and £176.25 payable on completion. Under this arrangement, we would refund to you any commission that we are paid by the lender.
- Combination of fee and commission.** For advising and arranging your mortgage will charge a fee of £176.25 payable with the application. We will also be paid commission from the lender.

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 due to no fault of your own and you have disclosed all information accurately on the application.
- No refund if you decide not to proceed with the mortgage or if you disclose inaccurate information on your application.

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## **5. Who regulates us?**

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www.addingvalue4u.com Ltd, 3a Kirkgate, Thirsk, YO7 1PQ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 450371.

Our permitted business is arranging and giving advice on Investments, Insurance & Mortgages.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## **6. What to do if you have a complaint**

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

**...In writing:** Write to [www.addingvalue4u.com](http://www.addingvalue4u.com) Ltd, 3a Kirkgate, Thirsk, YO7 1PQ.

**...By phone:** 01845 527830

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

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## **7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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.

### **Investment**

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

### **Insurance**

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

### **Mortgages**

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.

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