



About our services

Key Financial Consultants Limited

Key House, Emery Park, Vale Road, Heaton Mersey, Cheshire, SK4 3GN

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?

Insurance

- We offer products from a range of insurers for Term Assurance, PHI, Private Medical, ASU and Critical Illness.
- We only offer products from a limited number of insurers for Household Insurance. Ask us for a list of the insurers we offer insurance from.
- 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 our own mortgages.

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 Term Assurance, PHI, Private Medical, ASU, Critical Illness and Household 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 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 our services?

Insurance

- No fee we will receive commission from the provider.
- A fee.

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.
- A fee of £295 on completion. We will also receive commission from the lender.
- A fee of equivalent to 0.5% of the loan amount. For example on a Mortgage of £100,000 the fee would be £500, any commission we received from the lender will be offset against this amount.

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:

- No refund in any circumstances.
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- A full refund if the lender rejects your application.

5. Who regulates us?

Key Financial Consultants Limited is authorised and regulated by the Financial Services Authority. Our FSA register number is 460430.

Key Financial Consultants Limited's permitted business is advising on and arranging 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.

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 at Key Financial Consultants Limited, Key House, Emery Park, Vale Road, Heaton Mersey, Cheshire, SK4 3GN
-by phone** Telephone 0845 231 2233

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 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.