

IFA Financial Services (UK) Ltd**2 Old River Lane
Bishops Stortford
Herts
CM23 2JW**

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 consumer considering buying certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Investment

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

Insurance

- We offer products from a range of insurers for Term Assurance, Critical Illness, Health Insurance and Buildings and Contents Insurance.
- We only offer products from a limited number of insurers.
- We only offer 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?

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.
- You 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, Health Insurance and Buildings and Contents 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?

Investment

- Before we provide you with advice, we will give you our Keyfacts 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 fee.
- No fee we will receive commission from the provider.

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 equivalent to 0.5% of the loan amount is payable upon completion. 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 scheme does not go ahead, you will receive:

- No refund in any circumstances

5. Who regulates us?

IFA Financial Services (UK) Ltd is authorised and regulated by the Financial Services Authority. Our FSA Register number is 447432

IFA Financial Services (UK) Ltd's permitted business is advising on and arranging savings and investments products, pensions, 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

IFA Financial Services (UK) Ltd
2 Old River Lane
Bishops Stortford
Herts
CM23 2JW

...by phone **01279 655200**

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.

Investment

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