

keyfacts

About our mortgage and insurance services

Vintage Financial Services Ltd

South Ash Manor, South Ash Road, Ash, Kent, TN15 7EN

1. The Financial Services Authority (FSA)

Updated Jan 2nd 2008

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.
- We only offer products from a limited number of insurers.
- 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.
Ask us for a list of the lenders we offer mortgages from.
- We only offer a limited range of 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 Insurance products.
- 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.
- 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 minimum fee £287 and a maximum fee of £2000. This fee may be waived in certain circumstances.

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 or home reversion scheme does not go ahead, you will receive:

- No refund in any circumstances

5. Who regulates us?

Vintage Financial Services Ltd is authorised and regulated by the Financial Services Authority. **Vintage Financial Services Ltd** FSA register number is 440622

Vintage Financial Services Limited permitted business is advising on regulated mortgage contracts, arranging (bringing about) mortgage contracts, making arrangement with a view to regulated mortgage contracts, arranging (lifetime) mortgages, Arranging (bringing about) deals in investments, Advising on investments, Advising on Non Investment Insurance contracts and agreeing to carry on a Regulated Activity.

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 Robert Hamshare, South Ash Manor, South Ash Road, Ash, Kent, TN15 7EN

....by phone 01474 876983

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. For compulsory classes of insurance, insurance advising and arranging is covered for 100% 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. Home reversion schemes are not covered by the Financial Services Compensation Scheme.

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

Message from the Financial Services Authority

Think carefully about this information before deciding whether you want to go ahead. If you are at all unsure about which lifetime mortgage or home reversion scheme is right for you, you should ask your adviser to make a recommendation.