



about our services

FARADAY MORTGAGE ASSOCIATES LTD

810 MANDARIN COURT • CENTRE PARK • WARRINGTON • WA1 1GG
Phone: 0870 7541154 • email:info@faradayonline.co.uk

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, Critical Illness, Income Protection and Private Medical Insurance.
- We can only offer products from a limited number of insurers for Accident, Sickness & Unemployment and Buildings & Contents Insurance.
Ask us for a list of the insurers we offer insurance from.
- We can only offer products from a single insurer for Accident, Sickness & Unemployment and Buildings & Contents Insurance

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 term assurance, critical illness, income protection, private medical insurance, accident, sickness & unemployment, buildings and contents.
- 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

- A fee
- No fee for arranging Term Assurance, Critical Illness, Income Protection, Private Medical Insurance, Accident / Sickness & Unemployment Insurance or Buildings and Contents Insurance.

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

Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund
- A partial refund
- No refund

5. Who regulates us?

Faraday Mortgage Associates Limited, 810 Mandarin Court, Centre Park, Warrington WA1 1GG is authorised and regulated by the Financial Services Authority. FSA Register number is 302658

Faraday Mortgage Associates Limited's permitted business is advising and arranging general 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 The Complaints Officer, Faraday Mortgage Associates Ltd, 810 Mandarin Court, Centre Park, Warrington WA1 1GG

By phone: Telephone 0870 7541154

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.

