

**Warwick Financial Solutions Limited**  
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CV34 5DJ

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**WARWICK  
FINANCIAL  
SOLUTIONS**

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### 1. The Financial Services Authority (FSA)

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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.

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### 2. Whose products do we offer?

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#### 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?

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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.
- 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 Client Agreement telling you 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 do not offer this service. Some advisers do.

#### **EITHER (A): A COMBINATION OF FEE & COMMISSION**

A fee of £200 payable upfront for research, advice & recommendation, plus a commission from the lender or mortgage company as shown in the Keyfacts illustration.

*Example 1:* All lenders pay different rates of commission but for a £90,000 mortgage Halifax pay £270 and Standard Life Bank pay £320.

*Example 2:* All lenders pay different rates of commission but for A £150,000 mortgage Halifax pay £450 and Standard Life Bank pay £540.

#### **OR (B): A FEE ONLY OPTION**

A fee of £200 payable upfront for research, advice & recommendation, plus an hourly rate of £175 payable on completion for arranging the mortgage. Any commission we are paid by the lender will be refunded to you after we receive it.

*Example:* A mortgage taking 5½ hours to arrange would have fees totaling £962.50. This is the minimum time it normally takes to process an application. It may take **more** time depending on your circumstances, complexity of the case and the lender's requirements.

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

A full refund

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

Warwick Financial Solutions Limited is authorised and regulated by the Financial Services Authority. Our FSA Register number is 476454

Warwick Financial Solutions Limited's permitted business is advising 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](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**

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

...in writing William Burrows, Compliance Director, Warwick Financial Solutions Limited  
Governors House, 153 Cape Road, Warwick, CV34 5DJ

...by phone 01926 400488

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)?**

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.