



about our services



16 Spital Street
Dartford
Kent
DA1 2DL
England

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 Life Assurance, Critical Illness Cover, and Permanent Health Insurance
- We only offer products from a limited number of insurers for Building, Contents, and Accident Sickness and Unemployment Insurance
Ask us for a list of the insurers we offer insurance from.
- We only offer products from.

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 mortgages from a single lender.
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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 Life Assurance, Critical Illness Cover, Permanent Health Insurance, Building, Contents, and Accident Sickness and Unemployment 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 be paid by commission from the insurer.
- 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 commission by the lender.
- A fee of up to 1% of the loan amount is payable on application for a standard mortgage, however typically this will be a fixed fee of £125. For example, a loan amount of £100,000 would mean a maximum fee of £1,000. A fee of up to 2% of the loan amount is payable on application for a sub-prime mortgage, however typically this will be a fixed fee of £250. For example, a loan amount of £100,000 would mean a maximum fee of £2,000. We will also be paid commission from the lender.
- A fee of 1% (standard mortgages), 2% (sub-prime mortgages) is payable on application, for example for a loan amount of £100,000 the fee will be £1000 (standard mortgages), £2,000 (sub-prime mortgages) and we will refund any commission received from the lender.

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:

- A full refund if the lender rejects your application.
- A refund
- No refund if the mortgage does not proceed to completion

5. Disclosure of Shareholding.

Aviva, Friends Provident Life & Pensions Ltd each own 21% the Standard Life Assurance Company own 23%, and Aegon Distribution Holdings Ltd 20%, of the capital of Tenet Group Ltd, the parent company of TenetLime Ltd.