

Pacific Financial Services (North West) 150 Briercliffe Road, Burnley, Lancs. BB10 2NZ

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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 consumers 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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#### Insurance

We offer products from a range of insurers for all types of non investment insurance contracts we deal with, ask us for a list of products we offer.

We only offer products from a limited number of insurers.

We only offer products for 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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#### Insurance

We will advise and make a recommendation for you after we have assessed your needs for all types of non investment insurance contracts that we deal with.

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 on mortgages 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 mortgages that we will provide details on. You will then need to make your own choice about how to proceed.

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### 4. What will you have to pay us for our services?

#### Insurance

- A fee.
- No fee for all types of non investment insurance contracts that we deal with.

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 of £1000 at the outset and we will refund to you any commission we receive from the mortgage lender.
- A fee of 1% of the mortgage advance subject to a minimum fee of £149 payable on completion of your mortgage. For example a mortgage advance of £100,000 X 1% = a fee of £1000. We will also be paid commission by 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, if the application falls through or if you decide not to proceed.



No refund.

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## 5. Who regulates us?

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Pacific Financial Services 150 Briercliffe Rd Burnley Lancs. BB10 2NZ. Is authorised and regulated by the Financial Services Authority. Our FSA register number is 302245.

Our permitted business is advising and arranging 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

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

**In writing:** Write to Adam Howarth Pacific Financial Services (North West) 150 Briercliffe Road, Burnley, Lancs. BB10 2NZ

**By phone:** Telephone 01282 420334.

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)?

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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.

## **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.