



1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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
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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.

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 and Income Protection Benefit.
 - 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.
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Mortgages

- We will advise and make a recommendation for you on a mortgage 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.





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

Insurance

A fee.

No fee.

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

Mortgages

No fee.

A fee of up to 1.00% of the mortgage amount payable as per fee agreement.

Example (for illustrative purposes only)

If your mortgage is for £100,000, there will be a maximum fee of £1000 which equates to 1.00% of the loan.

We will receive commission from the lender in addition to the fees you pay.

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

No refund of the fees paid.

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

A full refund of all fees paid. Should completion not take place fees paid to Asset-Cap Ltd, except for any valuation fee or upfront retention fee, will be repaid in full.





5. Who regulates us?

Asset-Cap Ltd is authorised & regulated by the Financial Services Authority FSA No 543309
Registered in England No 06871569.

Our permitted business is arranging and advising on mortgages, protection and general insurance.
Buy-to-let and Commercial mortgages are not regulated by the FSA.

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 Complaints Department, Asset-Cap Ltd, 6 Snow Hill, London EC1A 2AY.

By phone: Telephone 0207 002 7771.

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 90% of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for up to a maximum limit of £50,000.

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

