

Cameron House, Church Street,
Leatherhead, Surrey KT22 8EQ
Telephone: 01372 374444

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA 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?

Investment

- We are Independent and offer products from the whole market. Our relevant market does not include single shares, derivatives or higher-risk leveraged financial instruments.
- We only offer advice on a restricted group of products and/or services 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, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole of 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?

Investment

- Independent advice - we will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
- Restricted advice – We will advise and a make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.
- No advice – 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.

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance and Permanent Health 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 on mortgages once 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

We will discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid.

Whether you buy a product or not, on completion of our work, you will pay us a fee for our advice and services. We will confirm the rate we will charge in writing before beginning work and we will tell you if you have to pay VAT. You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first. It is the policy of Charlwood Leigh Limited to ask clients to sign a Retail Client/Fee Agreement prior to undertaking any chargeable work, this is to avoid any confusion at a later date.

You can pay fees direct to Charlwood Leigh Limited or we can arrange for the fund manager to pay us from your fund.

Our maximum charge for an initial investment is 3% of the invested value. This initial cost can be reduced for larger investments depending on the complexity of the arrangement.

We charge an ongoing adviser fee of 0.5% to 0.75% per annum of funds under management. This covers the cost of ongoing advice, issuing valuations and general maintenance of your records and back office administration.

Insurance

- A fee. The exact amount will be agreed in writing before we begin any work.
- No fee for advising and/or arranging Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance and Permanent Health Insurance.

You will receive a quotation which will tell you about any commission payments relating to any particular insurance policy. We reserve the right to reclaim from you any proportion of commission that has been clawed back by the product provider if the policy is cancelled within the first four years.

Mortgages

- A fee. The exact amount will be agreed in writing before we begin any work.
- No fee.
- A fee for arranging the mortgage, payable on application. This is in addition to any fee we may receive 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 if your application falls through.
- No refund if you decide not to proceed.

5. Who regulates us?

Charlwood Leigh Limited, Cameron House, Church Street, Leatherhead KT22 8EQ is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 145143. Our permitted business is advising on and arranging investments, pension transfers, insurance and mortgages.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on **0800 111 6768**.

6. What to do if you have a complaint

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

In writing: Write to Mr N Barker, Charlwood Leigh Limited, Cameron House, Church Street, Leatherhead KT22 8EQ. By phone: 01372 374444

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.

Investment

Most types of investment business are covered for £50,000.

Insurance

Insurance advising and arranging is covered for 90% of the whole claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Mortgages

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

Further information about compensation scheme arrangements is available from the FSCS. www.fscs.org.uk