



about our services

The Bellbourne ♦ 103 High Street ♦ Esher ♦ Surrey ♦ KT10 9QE ♦ Tel: 01372 470477 ♦ Fax: 01372 469777
Authorised and Regulated by the Financial Services Authority

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been 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?

Investment

- We offer products from the whole market.**
- We only offer products from a limited number of companies.
- We only offer a limited range of the products. Ask us for a list of the products 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

Mortgages

- We offer mortgages from the whole market.**
- We only offer mortgages from a limited number of lenders.
- We only offer a limited range of the a mortgages

3. Which service will we provide you with?

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.

Insurance

- 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.
- We 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.

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 Terms of Business and the key facts guide to the cost of 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

- A fee.
 No fee. We will be paid by commission 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.

5. Who regulates us?

Clairville York Limited, The Bellbourne, 103 High Street, Esher, Surrey, KT10 9QE is authorised and regulated by the Financial Services Authority. Our FSA Registration number is 207474. Our permitted business is advising on and arranging general insurance, investments and mortgages. 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 – Mr Leslie Sharpe, Compliance Officer, Clairville York Limited, The Bellbourne, 103 High Street, Esher, Surrey, KT10 9QE.
- by phone – Telephone 01372 470477.

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 100% of the first £30,000 and 90% of the next £20,000 so the 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.
