

keyfacts

about our services

Wrightway Financial Consultants Ltd

1 Church Road, Sidcup, Kent,
DA14 6BX

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?

Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- We only offer products from a single group of companies.

Insurance

- We offer products from a range of insurers for term assurance, critical illness and income protection.
- We only offer products from a limited number of insurers for accident, sickness & unemployment (ASU) cover and mortgage payment protection insurance (MPPI). Ask us for a list of the companies we offer from.
- We only offer products from a single.

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?

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 for term assurance, critical illness, income protection, accident, sickness & unemployment cover and mortgage payment protection insurance.
- You will not receive advice or a recommendation from us for term assurance, critical illness, income protection, accident, sickness & unemployment cover and mortgage payment protection insurance. 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?

Investment

- Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.
- We will tell you how we get paid, and the amount, before we carry out any business for you.

Insurance

- No fee for term assurance, critical illness, income protection, accident, sickness & unemployment cover and mortgage payment protection insurance.

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

Mortgages

- A fee of up to £250 payable at the outset. We will also get paid commission from the lender.
- A fee of 1% of the loan amount at the outset. For example for a loan of £100000 a fee of £1000 will be payable (1% of £100000). Any commission we from the lender will be refunded to you.

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.
- No refund if you decide not to proceed, for whatever reason, unless we decide to give you a refund.

5. Who regulates us?

Wrightway Financial Consultants Ltd, 1 Church Road, Sidcup, Kent, DA14 6BX is authorised and regulated by the Financial Services Authority. Our FSA Register number is 208752.

Our permitted business is advising on and arranging investments, non investment insurance contracts and regulated mortgage contracts.

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 Mr S Wright, Wrightway Financial Consultants Ltd, 1 Church Road, Sidcup, Kent, DA14 6BX.

By phone: Telephone 020 8302 5533

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.

Fee Agreement

(Name)

(Address)



Wrightway Financial Consultants
Ltd
1 Church Road
Sidecup
Kent
DA14 6BX

Tel: 020 8302 5533

Fax 020 8302 5577

Email: admin@wrightwayifa.co.uk

www.wrightwayifa.co.uk

Please complete and return one copy to ourselves

What will you have to pay us for our services?

MORTGAGES

- A fee of £ _____ is payable for this mortgage service. We will also be paid commission from the lender.
- A fee of £ _____ is payable for this mortgage service. Any payment we receive from the lender will be refunded to you.

INVESTMENT

- See Menu

I/We understand and consent to the above terms and I/we hereby authorise the transfer of information, as described in our Terms of Business, on a confidential basis when warranted to such authorised companies. I/We have read and understood the section on fees and agree to pay the fees due to Wrightway Financial Consultants Limited. I/We have received the KeyFacts About Our Services, and About The Cost Of Our Services document.

Client Name:

Client Name:

Client Signature:

Client Signature:

Date of Issue:

Date of Issue: