



# about our services

Simple Savings Limited  
104A High Street  
Wealdstone  
HA3 7AH

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## 1. The Financial Services Authority (FSA)

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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.

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## 2. Whose products do we offer?

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### Insurance

- We offer products from a range of insurers
- We only offer products from a limited number of insurers  
Ask us for a list of the insurers we offer insurance from.
- We only offer products from.

### Mortgages

- We offer mortgages from the whole market. We do not offer advice on direct deals that you can only obtain by going direct to a lender.
- We only offer mortgages from a limited number of lenders.  
Ask us for a list of the lenders we offer mortgages from.
- 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.
- 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 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.

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

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##### Insurance

- No fee. We will be paid by commission from the insurer.  
 A fee

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 commission by the lender.  
 A fee of up to 1% of mortgage amount but typically £600  
 A fee of \_\_\_\_\_ and we will refund any commission received 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  
 No refund

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#### 5. Who Regulates us?

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Simple Savings Limited is authorised and regulated by the Financial Conduct Authority. Register number is 301432

Simple Savings Limited's permitted business is advising and arranging pure protection and general insurance contracts and regulated mortgage contracts.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

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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 Compliance Officer, Simple Savings Limited, 104A High Street, Wealdstone, HA3 7AH

... by phone Telephone 0208 863 4100

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?

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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 90% of the claim with no upper limit.

##### Mortgages

Mortgage advising and arranging is covered for 100% of the first £50,000.

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