



# About Our Services

## Lifestyle Finance

### 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.

### Whose products do we offer? Mortgages

- We offer mortgages from the whole market
- We only offer mortgages from a limited number of lenders. Ask for a list of the lenders whose mortgages we offer
- We only offer mortgages from a single lender

### Insurance

- We offer products from a range of insurers
- We only offer products from a single provider for Life Insurance, Critical Illness Insurance, Accident Sickness and Redundancy Mortgage Payment Protection Insurance
- We only offer products from a single provider for Buildings and Contents Insurance

### With which service will we provide you?

### Mortgages

- We will advise and make a recommendation for you after we have assessed your needs
- You will not receive advice or recommendation from us. We may ask some questions to reduce the selection of products for which we will provide details. 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 recommendation from us for Buildings and Contents Insurance. We may ask some questions to reduce the selection of products for which we will provide details. You will then need to make your own choice about how to proceed.

### What will you have to pay us for our services? - Mortgages

