
keyfacts

about our services



Regional Finance Services Ltd

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19 Hillview Rise

Northwich, Cheshire

CW8 4XA

Tel: 0845 638 0755

Fax: 0870 286 3591

Email: enquiries@rfs-finance.co.uk

Website: www.rfs-finance.co.uk

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?

Insurance

- We offer products from a range of insurers for term assurance, critical illness assurance, income protection, mortgage payment protection insurance and buildings and contents.
- We only offer products from a limited number of insurers for term assurance, critical illness assurance, income protection, mortgage payment protection insurance and buildings and contents. Ask us for a list of insurers we offer insurance from.
- 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
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?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness assurance, income protection, mortgage payment protection insurance and buildings and contents.
- You will not receive advice or a recommendation from us for term assurance, critical illness insurance, income protection, mortgage payment protection and buildings and contents. 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?

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

- No fee. We will be paid by commission from the Lender
- An initial fee of £95 is payable at the outset when you apply for a mortgage, plus a further fee payable on completion to bring the total fee to a maximum of 1.25% of the mortgage amount to a maximum of £1,995, whichever is the smaller. We will also be paid 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.

Refund of fees

If we charge you a fee and your mortgage does not go ahead, you will receive.

A full refund of all monies paid prior to completion.

No refund of fees paid prior to completion if you decide not to proceed

5 Who regulates us?

Regional Finance Services Ltd is an appointed representative of Mortgage Support Network Ltd, Regent House, 16 West Walk, Leicester, LE1 7NA. which is authorised and regulated by the Financial Services Authority. Mortgage Support Network's FSA Register number is 301681

Mortgage Support Network's permitted business is advising on and arranging mortgages and general insurance 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:

Regional Finance Services Ltd, 19 Hillview Rise,
Northwich, Cheshire, CW8 4XA

.....by phone Telephone 0845 638 0755

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.

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without an 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 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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