



Wentworth Financial Services Ltd

about our services

65 Holmville Road
Higher Bebington,
Wirral, Merseyside.
CH63 2PX

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. 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 Home Insurance, Payment Protection Insurance
- We can only offer products from a limited number of insurers for Income Protection, Life, Critical illness cover and Travel insurance.
Ask us for a list of the insurers we offer insurance from.
- We can only offer a product from Towergate for Pet insurance

Mortgages

- We offer mortgages from the whole market.
 - We can only offer mortgages from a limited number of lenders.
 - We only offer the 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 buildings and contents, payment protection, income protection, life, critical illness cover, travel and pet insurance
- 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 on mortgages 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 mortgages 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?

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.
- A fee of £50+VAT, payable at the outset. In addition, a fee of £250+VAT on completion. We will also be paid commission from the lender.
- A fee of £500+VAT, payable at the outset. If you choose this option we will rebate any commission that we receive from the lender 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.
- A partial refund of any fee paid above the initial £50+VAT (non refundable fee) at any point before completion.
- No refund.

5. Who regulates us?

Wentworth Financial Services Ltd, 65 Holmville Road, Higher Bebington, Wirral, Merseyside CH63 2PX is authorised and regulated by the Financial Services Authority. Our FSA Register number is 477117.

Our permitted business is advising on and arranging regulated mortgage contracts, and advising on and arranging regulated 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 Wentworth Financial Services Ltd, Complaints Department, 65 Holmville Road, Higher Bebington, Wirral, Merseyside, CH63 2PX.

By phone: Telephone 0845 805 4350.

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 any upper limit.

Mortgages

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

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

Signed: _____ Date: _____