



About our Services



Brian Mole Independent Financial Advisers Ltd
Independence House, 26-27 Bridge Street, Burton upon Trent, Staffordshire, DE14 1SY

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is 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?

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 all types of non-investment insurance contracts, other than General Insurance (examples of which are Commercial Insurance; Household Insurance; Motor Vehicle Insurance and Travel Insurance).
- We only offer products from a limited number of insurers. Ask for a list of the insurers we offer insurance from
- We can 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 can only offer a limited range of mortgages from a single lender

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 the products that we will provide details on. You will then need to make your own choice about how to proceed
- We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
- Conduct a full assessment of your needs;
 - Offer advice on whether a non-stakeholder product may be more suitable

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.

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 Life Assurance, Income Protection and Critical Illness Plans unless agreed and a separate fee agreement signed.
- A fee agreed with the Adviser and a separate fee agreement signed
- 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.

We will charge a fee based on a percentage of the amount of your advance payable on receipt of the offer, with a minimum fee of £395.00 (for example: Loan is £100,000 @ 2.0%, the fee charged would be £2,000). We will refund any procurement we receive from any mortgage lender.

We will charge a combination of fee plus the procurement fee from the lender. The fee will be chargeable on receipt of the offer based on a percentage of the amount of the advance with a minimum fee of £395.00 (for example loan is £100,000 @ 2%, the fee charged will be £2000).

A personal Fee Agreement will be supplied to you prior to any business being carried out, detailing the fee applicable for your individual circumstances.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

5. Refund of fees.

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

A full refund.

A refund of 50% of the fee charged, if the lender declines your application.

No refund in all circumstances

6. Who regulates us?

Brian Mole Independent Financial Advisers Ltd, Independence House, 26-27 Bridge Street, Burton upon Trent, Staffordshire, DE14 1SY is authorised and regulated by the Financial Services Authority. The Firm's FSA registration number is: 211978.

Brian Mole Independent Financial Advisers Ltd's permitted business includes advising on and arranging Pensions, Investment, Life Assurance and Mortgages.

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.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Mr Brian Mole, Managing Director, Brian Mole Independent Financial Advisers Ltd, Independence House, 26-27 Bridge Street, Burton upon Trent, Staffordshire, DE14 1SY.

By telephone: 01283 512252.

If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service does not consider complaints about home reversion schemes.

8. 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.