

keyfacts

about our services

Orchard Property &
Financial Services

11 Long Lane
Ickenham
Uxbridge
Middlesex
UB108QU

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

x	We offer products from a range of insurers for Life Insurance.
	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 a single insurer.

Mortgages

x	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.

3. Which service will we provide you with?

Insurance

x	We will advise and make a recommendation for you after we have assessed your needs for Term Assurance and Critical Illness Insurance.
	You will not receive advice or a recommendation from us for Term Assurance and Critical Illness Insurance. 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

x	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?

Mortgage and Insurance

	No fee, we will be paid by commission from the lender.
	A fee of £ payable when you apply for a mortgage. We will also be paid commission from this lender.
	A fee of 0.5% of the loan will be charged when your mortgage completes. You will receive any commission paid to us from the lender.
x	A fee of up to £295 may be payable in respect of research carried out on your behalf where a product is recommended and the lender does not pay us commission. You will be advised at the outset if this applies to you and should commission received from the lender this fee will be refunded.

5. Refund of fees

	A full refund if the lender rejects your application.
x	A refund of your application fee less an administration charge of £75, if your mortgage application is rejected prior to offer stage.
	No refund will be paid once your mortgage application has reached offer stage.

6. Who regulates us?

Orchard Property & Financial Services, 11 Long Lane, Ickenham, Uxbridge, Middlesex, UB10 8QU is authorized and regulated by the Financial Services Authority. Our FSA Register number is 301573.

Our permitted business is advising on and arranging mortgages and non-investment insurance business.

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 Write to: Orchard Property & Financial Services, Complaints Department, 11 Long Lane, Ickenham, Uxbridge, Middlesex, UB108QU

...by phone Telephone: 01895 623626

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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.

Insurance

Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without 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.

