



about our services and costs

London & Country Mortgages Ltd
Beazer House
Lower Bristol Road
Bath
BA2 3BA

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. You must read this important document. It explains the services you are being offered and how you will pay for it.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer products from Aviva Life Services UK Ltd for new parent free life cover.

3. Which Service will we provide you with?

- We will advise and make recommendation for you after we have assessed your needs.
You will not receive advice or a recommendation from us for new parent free life cover. We may ask some questions to narrow down the selection of products that we provide details on. You will then need to make your own choice about how to proceed.
- We will advise and make recommendation for you after we have assessed your needs.
You will not receive advice or a recommendation from us for new parent free life cover. We may ask some questions to narrow down the selection of products that we 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?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

London & Country Mortgages Ltd, Beazer House, Lower Bristol Road, Bath, BA2 3BA is authorised and regulated by the Financial Services Authority. Our FSA number is 143002. Our permitted business includes advising on and arranging mortgages and non-investment 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 London & Country Mortgages Ltd, Complaints Department, Beazer House,
Lower Bristol Road, Bath BA2 3BA

...by phone: telephone 01225 408000

If you cannot settle a 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 advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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