



## about our services

**Moneynotation Limited**

**P O Box 182, Derby DE1 1WE, England**

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### 1. The Financial Services Authority (FSA)

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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.

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### 2. Whose products do we offer?

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#### Investment

- We offer products from the whole market.  
We [can] only offer products from a limited number of companies.
- These include our own product(s) but our recommendation will be made following an analysis of our entire range of products.  
Ask us for a list of the companies and products we offer.  
We [can] only offer [a] product[s] from [a single group of companies] [name of single company].
- [or]  
We only offer our own products.  
Ask us for a list of the companies and products we offer.

#### Insurance

- We offer products from a range of insurers for all types of non-investment insurance contracts.  
We [can] only offer products from a limited number of insurers [for] [list the types of non-investment insurance contracts.]  
Ask us for a list of the insurers we offer insurance from.  
We [can] only offer [a] product[s] from [a single insurer] [name of single insurance undertaking] [for] [list the types of non-investment insurance contracts].
- [or]  
We only offer our own products for [list the types of non-investment insurance contracts.].

#### Mortgages

- We offer mortgages from the whole market.
  - We [can] only offer mortgages from a limited number of lenders/companies.  
Ask us for a list of the lenders/companies we offer mortgages from.  
We [can] only offer [a limited range of the] [a] mortgage[s] from [a single lender] [name of single lender/company] [name of single lender/company].
  - [or]  
We only offer our own mortgages.
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### 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 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 [for] [list the types of non-investment insurance contracts.]. 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.

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### 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

- A variable fee to be disclosed before any business is done for all types of services provided for non-investment insurance contracts.
- No fee [for] [list the types of services provided for non-investment insurance contracts.]

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. Please also see our terms of business for non-investment (General Insurance) products.

## Mortgages

- No fee. [We will be paid by commission from the lender/company that buys your home].]
- A fee to be disclosed before any business is done. We may also be paid commission from the lender/company that buys your home, which will be disclosed before any business is done.
- We also offer a fee only option, with any lender commission being returned to you once we have received cleared funds 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 [if the [lender/company] rejects your application].
- A refund of £[ ] [if your application falls through].
- No refund.

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## 5. Who regulates us?

Moneynotation Limited, of P O Box 182, Derby DE1 1WE, England, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 137380.

Our permitted business is Independent Insurance Broker, Independent Financial Advisor & Independent Mortgage Broker.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

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## 6. What to do if you have a complaint

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

...in writing: Write to Moneynotation Limited, P O Box 182, DERBY DE1 1WE, England.

...by phone: Telephone +44 1332 380149.

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

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## 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.

## Investment

Most types of investment are covered for 100% of £50,000.

## Insurance

Insurance advising and arranging is covered for 90% of the claim with no 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 £50,000.

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

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