

## About our services

### 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 use?

#### Mortgages

- ✓ We offer products from the whole market place.
- We can only offer products from a limited number of companies.
- We can only offer a limited range of products from a single company

#### Insurance

- ✓ We offer products from a panel of insurers for both buildings & contents and life assurance.
- We only offer our own products for buildings and contents insurance.
- We only offer products from a limited number of insurers for private medical insurance and accident, sickness & unemployment. Ask us for a list of the insurers we offer insurance from.
- We offer products from a range of insurers for private medical insurance and accident, sickness & unemployment.

### 3. Which service will we provide you with?

#### 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 you some questions to narrow the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

#### Insurance

- ✓ We will advise and make a recommendation for you after we have assessed your needs for buildings & contents and life assurance.
- You will not receive advice or a recommendation from us for buildings & contents insurance. We may ask you some questions to narrow 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 advise and make a recommendation for you after we have assessed your needs for private medical insurance and accident, sickness & unemployment.
- You will not receive advice or a recommendation from us for private medical insurance and accident, sickness & unemployment. We may ask you some questions to narrow 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 pay for our services?

#### Mortgages

- ✓ Eden charges a professional commission for arranging your mortgage. This amount is only payable on successful completion of your mortgage and may be up to 3% of the loan amount, for example if you take out a loan of £100,000 you may need to pay up to £3,000. This commission is agreed with you beforehand. Eden also receives a fee from the lender with whom your mortgage is placed.
- No fee.

#### Insurance

- ✓ No Fee.
- A fee.

## **5. Refund of fees**

### **Mortgages**

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

- ✓ No refund
- A full refund

## **6. Who regulates us?**

Eden Asset Finance Ltd, 17 Charlotte Road, Parkstone, Poole, BH12 5HR is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302640.

Our permitted business is arranging and advising on mortgages.

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.

## **7. What to do if you have a complaint?**

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

...in writing	Write to Eden Asset Finance Ltd 17 Charlotte Road Parkstone, Poole Dorset BH12 5HR
...by phone	Telephone 01202 463624

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?**

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 circumstances of the claim.

### **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.

### **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.

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