



# about our services and costs

BBIC  
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## 1. The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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## 2. Whose products do we offer?

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### Insurance

- We offer products from a range of insurers for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness, Health Insurance, Buildings & Contents Insurance products and other types of non-investment insurances
- We offer products from only offer products from a limited number of insurers. for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness, Health Insurance, Buildings & Contents Insurance products and other types of non-investment insurances
- We only offer products from a single insurer for non-investment insurance contracts.

### Mortgages

- We offer a comprehensive range of mortgages from across the market, although some lenders offer different rates if you go direct to them which may not be available to ourselves.

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

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### Insurance

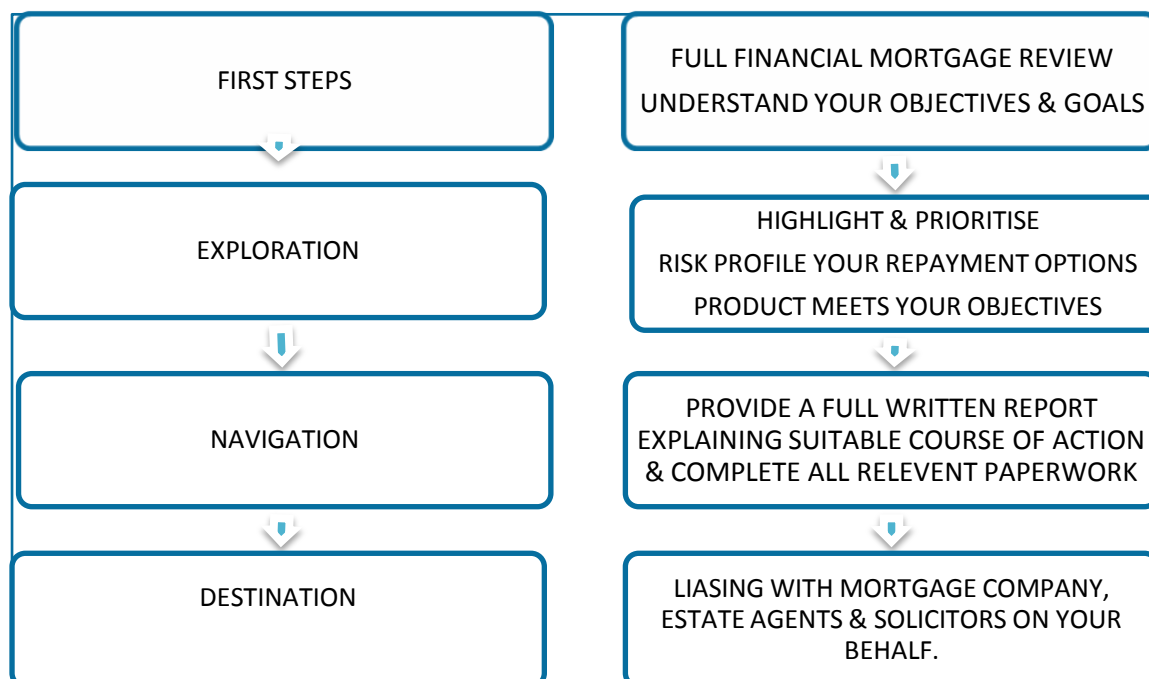
- We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment Insurance.
- Non-investment protection contracts** - we offer non -investment protection products e.g. term assurance, income protection and critical illness from a range of insurers.

You will not receive advice or a recommendation from us for 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 offer an advised sales service which means we will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances.

The process we will follow to ensure that you obtain the most appropriate advice and high levels of service;



#### **4. What you will have to pay for our services?**

##### Examples of costing

**A flat fee of £99 will become payable upfront .The initial fee is to cover the cost of initial advice and administration costs. The balance is only payable upon completion of the mortgage therefore no fees can be refunded as they will not have been paid.**

- 1.0% of the amount you wish to borrow for example if you apply for a loan of £100,000 you will pay a total fee of £2,000 that will become payable upon successful completion of your mortgage. We will also be paid a procuracy fee by the lender for processing your mortgage through their specific systems.
- 2.0% of the amount you wish to borrow for example if you apply for a loan of £100,000 you will pay a total fee of £2,000 that will become payable upon successful completion of your mortgage. We will also be paid a procuracy fee by the lender for processing your mortgage through their specific systems
- A flat fee of £----- that will become payable on successful completion of your Purchase /Re-mortgage mortgage/RTB/ We will also be paid a procuracy fee by the lender for processing your mortgage through their specific systems.

### **Rejected initial advice**

Should any advice given be rejected by a customer, in part or completely, and that customer subsequently requests a different mortgage of their own choice to be arranged, which we do not believe is appropriate for the customer, we will advise the client why we believe this to be the case. If the customer still chooses to proceed, we will act on the customer's specific instructions, subject to the relevant FCA's requirements being met. We will tell you how much the total fee will be before you apply for a mortgage, but you may ask for this information earlier.

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### **You will receive a keyfacts illustration when considering a particular mortgage that will tell you About any fees relating to that mortgage**

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#### **5. Refund of fees**

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Once your mortgage application has been submitted, if the lender rejects your mortgage application, **you will receive no refund**. The initial fee is to cover the cost of initial advice and administration costs. The balance is only payable upon completion of the mortgage therefore no fees can be refunded as they will not have been paid.

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

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KPM Financial Services is authorised and regulated by the Financial Conduct Authority.

**Our FCA Register number is 474912** you can check this on the FCA's Register by visiting the FCA's website [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0845 606 1234

Our permitted business activities are :

- advising on and arranging Mortgages
- Arranging (bringing about) regulated mortgage contracts;
- Making arrangements with a view to regulated mortgage contracts, and
- Non-Investment Insurance contracts.

You can check this on the FCA's Register by visiting <http://www.fsa.gov.uk/register/homedoor> by contacting the FCA on 08001116768 (free phone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm Saturday

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

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If you wish to register a complaint, please write to KPM Financial Services

**In writing :** KPM Financial Services BBIC Innovation Way, Barnsley S75 1JL

**By phone:** 07973314493

**By e-mail:** [info@kpmfinancialservices.co.uk](mailto:info@kpmfinancialservices.co.uk) A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service

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#### **8. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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. Most types of investment business are covered up to a maximum limit of £50,000, whereas insurance business is covered for 90% of the claim, without any upper limit.

Mortgage advising and arranging is covered up to a maximum limit of £50,000

Further information about the compensation scheme arrangement is available from the FSCS

**CLIENT DECLARATION**

This document confirms the services offered by KPM Financial Services and our charges for those services and forms the basis upon which our recommendations will be made. Please sign below to confirm you have received and read this document. For your own benefit and protection you should read this document carefully before signing it. If you do not understand any point, please ask me for further information.

Client 1. name		Client 2. name	
Client 1 Signature		Client 2 Signature	
Date		Date	

Adviser Signature	
Date	