

OUR SERVICES AND COSTS

THE FINANCIAL CONDUCT AUTHORITY (FCA)

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

WHOSE PRODUCTS DO WE OFFER?

INSURANCE

We offer products from a range of insurers for all non-investment insurance products. Ask us for a list of products we offer.

MORTGAGES

We are not limited in the range of mortgage products that we will consider for you, this is applied to both first charge legal mortgages as well as second charge regulated mortgage contracts. We offer a comprehensive range of mortgages from across the market but not deals that you can only obtain by going direct to a lender.

WHICH SERVICES WILL WE PROVIDE YOU WITH?

INSURANCE

We will provide you with advice on non-investment protection products e.g. term assurance, income protection and critical illness from a range of insurers which is based on a "fair and personal" analysis of the market.

MORTGAGES

We will advise and make a recommendation for you after we have assessed your needs.

WHAT WILL YOU HAVE TO PAY US FOR THIS SERVICE?

INSURANCE

There will be no fee for advising and making a recommendation for all non-investment insurance contracts.

We may also receive commission from the product provider which we will make you aware of during our advice meetings.

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

It is important you know we act as an intermediary on behalf of you, the customer.

MORTGAGES

In some circumstances where the mortgage is below £125,000 or there is a requirement to carry out additional work due to the complexity of the case, a fee of 0.5% of the mortgage loan would be payable on production of a Formal Mortgage Offer.

For example, on a mortgage of £100,000 our fee would be £500.00 on production of a Formal Mortgage Offer. We will also be paid a procuration fee from the lender.

You will be advised if there is any fee payable before we commence an application on your behalf.

REFUND OF FEES

If we charge you a fee and your mortgage does not go ahead, there will be no refund payable once a Formal Mortgage Offer has been issued by the lender.

WHO REGULATES US?

J Finance Ltd, 6a, London Road, Newbury, Berkshire RG14 1JX is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA register number is 442742.

Our permitted business is: *'advising on, arranging (bringing about) and making arrangements with a view to investments, non-investment insurance contracts and mortgages'*.

You can check this on the Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768.

WHAT TO DO IF YOU HAVE A COMPLAINT

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

In writing The Managing Director,
J Finance Ltd,
6a London Road,
Newbury,
RG14 1JX.

contact@jfinance.co.uk

By telephone 01635 521300

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

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 90% of the claim, without any upper limit.

MORTGAGES

Advising on or arranging house purchase finance: protection for 100% of £85,000.

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