



About our services



The Garden Office, Pine Grange, Bath Road, Bournemouth, BH1 2PF
Company registration No. 04831398 FSA registration No. 313790

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 offer?
Insurance
We offer products from a range of insurers.
We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
We offer products from a range of insurers for Term Assurance and Critical Illness cover, MMS for Accident and Sickness cover and Centrepont for Household insurance. We are not contractually obliged to conduct Insurance Mediation Activity in this way.
Mortgages
We offer mortgages from the whole market.
We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
We only offer mortgages from a single lender.

3. Which service will we provide you with?
Insurance
We will advise and make a recommendation for you after we have assessed your needs for non-investment insurance contracts.
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 you 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.

4. What you will have to pay us for our services	
Insurance	
	A fee.
✓	No fee.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	
Mortgages	
	No fee.
✓	<p>A fee payable at application dependant on the value of the property to be mortgaged.</p> <p>For example: Where the property is worth up to £150,000 the fee will be £195. Where the property is worth between £150,000 and £200,000 the fee will be £225. Where the property is worth between £200,000 and £300,000 the fee will be £295. Where the property is worth between £300,000 and £400,000 the fee will be £395. Where the property is worth between £400,000 and £500,000 the fee will be £495. Where the property is worth over £500,000 the fee will be negotiable.</p> <p>We will also charge a fee of 2% of the mortgage advance if we process your mortgage application. This will only become due on successful completion of the application.</p> <p>For example: A charge of 2% on a mortgage advance of £75,000 would be £1,500.</p> <p>In addition we will also be paid commision by the lender after completion.</p> <p>There is no fee charged for initial consultation.</p>
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
✓	<p>No refund.</p> <p>If your mortgage does not go ahead and we have charged you a fee. We may, at our sole discretion, make an ex gratia payment to you equal to the application fee you have paid less any costs associated or in relation to the application. This would normally include charges made by valuers, those parties providing references and other related costs.</p>

5. Who regulates us?
<p>Leybridge Limited. The Garden Office, Pine Grange, Bath Road, Bournemouth Dorset BH1 2PF is authorised and regulated by the Financial Services Authority. Our FSA registration number is:313790.</p> <p>Our permitted business is advising on and arranging mortgages and non-investment insurance business. You can check this by visiting the FSAs website at www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.</p>

6. What to do if you have a complaint

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

... In writing: Write to: Leybridge Limited, Complaints department, The Garden Office,
Pine Grange, Bath Road, Bournemouth, Dorset. BH1 2PF

... By phone: Telephone: 01202 555666

If you cannot settle your 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

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of
the remainder of the claim, without an upper limit.

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.

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