



about our services

Registered Office:
2nd Floor Chancery House,
53-64 Chancery Lane,
London, WC2A 1QU



1. The Financial Services Authority (FSA)

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.

2. Whose products do we offer?

Insurance

We offer products from a range of insurers



We can only offer products from a limited number of insurers for non-investment life and critical illness insurance contracts.

Ask us for a list of the insurers we offer insurance from.

We only offer products from a single insurer.

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.



You will not receive advice or a recommendation from us for non-investment life and critical illness 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 on mortgages 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 mortgages that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you 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. We will be paid by commission from the lender.

A fee.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

5. Who regulates us?

Charcol is an appointed representative of Charcol Limited, 2nd Floor, Chancery House, 53-64 Chancery Lane, London, WC2A 1QU which is authorised and regulated by the Financial Services Authority. Charcol Limited's

FSA Register number is 427339. Charcol Limited's permitted business is advising and arranging mortgages and non-investment insurance contracts. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

In writing: Write to Charcol, 2nd Floor, Chancery House, 53-64 Chancery Lane, London, WC2A 1QU.

By phone: Telephone 0845 413 1000.

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 any 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 compensation scheme arrangements is available from the FSCS.