

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. You need to read this important document. It explains the services you are being offered and how you will pay for it.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for term assurance, critical illness insurance, buildings and contents insurance, accident, sickness & unemployment insurance and income protection insurance.
- We only offer products from a limited number of insurers.
- 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
- 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 term assurance, critical illness insurance, buildings and contents insurance, accident, sickness & unemployment insurance and income protection insurance.
- 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.

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 will you have to pay us for our services?

Insurance

- No fee for term assurance, critical illness insurance, buildings and contents insurance, accident, sickness & unemployment insurance and income protection insurance.
- A Fee.

Mortgages

- A fee of £1579 for arranging the mortgage payable either at outset or on completion depending on your personal circumstances. If you chose this option we will refund to you any commission we earn from the lender.
- A fee of £479 for arranging two applications at the same time e.g. Residential and buy-to-let mortgages together. Payable either at outset or on completion depending on your personal circumstances. This is in addition to any commission we may receive from the lender.
- A fee of £379 for arranging a mortgage we consider complex or a mortgage where you require special attention. Payable either at outset or on completion depending on your personal circumstances. This is in addition to any commission we may receive from the lender.
- A fee of £279 for arranging a standard mortgage, payable either at outset or on completion depending on your personal circumstances. This is in addition to any commission we may receive from the lender.
- A fee of £179 for arranging a mortgage as a special rate such as Premier Financial Group staff members, their families, and recognised introducers to Premier Financial Group, Payable either at outset or on completion depending on your personal circumstances. This is in addition to any commission we may receive from the lender.

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:

- No refund under any circumstances

5. Who regulates us?

Premier Mortgages & Protection Ltd, Independent House, 18-20 Thorpe Road, Norwich, NR1 1RY, is an appointed representative of Premier Financial Group Ltd, which is authorised and regulated by the Financial Services Authority. Premier Financial Group Ltd's FSA Register number is 525971.

Premier Financial Group Ltd's permitted business is advising on and arranging Non Investment Insurance.

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

Premier Financial Group Ltd
Independent Hse, 18-20 Thorpe Road, Norwich,
NR11RY

.... By phone

01603 750022

Your complaint will be settled in line with Premier Financial Group Ltd complaint procedures; a copy of which is available on request. 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 90% of the claim amount, without any upper limit.

Mortgages

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

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