



about our services

New City Financial Solutions
108 Aylesbury Street West
Wolverton
Buck's
MK12 5BU

Tel: 01908 321144
www.newcityfs.co.uk

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this combined document. Use this information to decide if any of our services are right for you.

2. Whose products do we offer

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

Insurance

- We offer products based on a fair analysis of the market
 - We can only offer products from a limited number of insurers
Ask us for a list of these insurers if you require one
 - We only offer a product from a single insurer
- Our insurance products will **not** include Pension Term Assurance

3. Which service will we provide you with

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.

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. 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

Mortgages

- No fee. We will be paid by commission from the lender.
- A fee of £ . We will refund you any commission we receive from the lender
- A combination of both. A fee of £195 payable when you apply for a mortgage. We will also be paid commission 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.

Insurance

- A fee of £ . We will refund you any commission we receive from the insurer.
- No fee. We will be paid by commission from the insurer.

5. Refund of fees

If we charge you a fee and your mortgage or insurance does not go ahead, you will receive:

- A full refund. Only if the lender or insurer rejects your application.
- No refund if **you** decide not to proceed with your application or you fail to disclose relevant information, then no refund will be made.

6. Who regulates us

Your adviser is a registered individual of Wyse Services Ltd which is authorised and regulated by the Financial Services Authority. Wyse Services Ltd FSA registration number is 492460.

Our permitted business is advising on and/or arranging “regulated mortgage contracts” and “regulated non-investment insurance contracts”.

You can check this on the FSA’s register by visiting their website www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.

7. What to do if you have a complaint

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

-in writing Write to The Compliance Officer, Wyse Services LTD, 19 Newbolt Close, Newport Pagnell, Bucks, MK16 8ND.
-by phone Telephone 01908 613771.

If you cannot settle your complaint with us, you may be entitled to refer the matter to the Financial Ombudsman Service.

8. 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.

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.

Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remaining claim without an upper limit.

Additional information about our services

Data protection

In order to process, record and use your personal information, we may disclose it, as permitted by law, to a third party for the purpose of which you have provided it and to administer the service you have applied for.

Where we feel that a service or product offered by us or a selected third party may benefit you, we may contact you by mail, telephone, fax, e-mail or other reasonable method to give you further details, so that you can make an informed choice.

You are of course, under no obligation to apply for any of the services or products offered. If you prefer not to receive this service or any information, then please write to the Data Protection Officer at Wyse Service Ltd, 19 Newbolt Close, Newport Pagnell, Bucks, MK16 8ND, providing your full name and address.