

## 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. 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 for private medical expenses insurance, life assurance, critical illness, permanent health insurance, building & contents insurance and accident, sickness & redundancy insurance.
- We only offer products from a limited number of insurers for travel insurance and dental 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.
- 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 private medical expenses insurance, life assurance, critical illness, permanent health insurance, buildings & contents, accident, sickness & redundancy insurance contracts, dental insurance and travel insurance contracts.
- You will not receive advice or a recommendation from us for private medical expenses insurance, life assurance, critical illness, permanent health insurance, buildings & contents, accident, sickness & redundancy insurance contracts, dental insurance and travel 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 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

- A fee
- No fee for advising on and arranging private medical expenses insurance, life assurance, critical illness, permanent health insurance, buildings & contents, accident, sickness & redundancy insurance, dental insurance and travel insurance contracts.

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 upon completion of the loan.
- Combination of fee and commission**  
Depending on your circumstances, a single fee of £295 will be payable to Chase Templeton Ltd at the outset or upon completion of the loan for the administration involved in sourcing this particular mortgage. In addition we will be paid commission from the mortgage lender upon completion of the loan.

**Refund of fees:** If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund if the lender rejects your application due to no fault of your own and you have disclosed all information accurately on the application.
- No refund if you decide not to proceed or if you disclose inaccurate information on your application.

## 5. Who regulates us?

Chase Templeton Limited, Suite 16, Blackburn Enterprise Centre, Furthergate, Blackburn BB1 3HQ is Authorised and Regulated by the Financial Services Authority. Chase Templeton Ltd's FSA Register number: 311612.

Chase Templeton Limited's permitted business is arranging and giving advice on Mortgages and Insurance.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://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 to:** Write to Complaints Department, Suite 16, Blackburn Enterprise Centre, Furthergate, Blackburn BB1 3HQ

... **by phone:** Telephone: 01254 504910

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, without any upper limit.

### Mortgages

Mortgage advising and arranging is covered for 100% of the first £50,000 per person.

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



Suite 16, Blackburn Enterprise Centre  
Furthergate, Blackburn BB1 3HQ