



## about our services

Right Advice Limited

15 Vernon Street, Derby, DE1 1FT

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### 1. The Financial Services Authority (FSA)

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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.

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### 2. Whose products do we offer?

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#### Investment

- X We offer products from the whole market.  
We only offer products from a limited number of companies.  
We only offer products from a single group of companies.

#### Insurance

- X We offer products from a range of insurers for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance.  
We only offer products from a limited number of insurers for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance.  
We only offer products from a single insurer for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance.

#### Mortgages

- X 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.
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### 3. Which service will we provide you with?

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#### Investment

- X 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.  
We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
- Conduct a full assessment of your needs;
  - Offer advice on whether a non-stakeholder product may be more suitable

#### Insurance

- X We will advise and make a recommendation for you after we have assessed your needs for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance.

You will not receive advice or a recommendation from us for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance. 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**

- X 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?**

##### **Investment**

- X Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.
- We will tell you how we get paid, and the amount, before we carry out any business for you.

##### **Insurance**

A fee of £ for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance. This fee is payable on completion of our research following our initial meeting. A further fee of £ is payable when application is made to the insurance product provider.

A fee of £ for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance. This fee is payable on completion of our research following our initial meeting. A further fee of £ is payable when application is made to the insurance product provider. If an insurance that we arrange for you leads to the payment of commission from the insurer we will offset that commission against our fees.

- X No fee for non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection insurance.

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.

- X A fee of £180.00 payable when you apply for a mortgage. We will also be paid commission from the lender.
- A fee of £ payable at the outset and £ payable when you apply for a mortgage. We will also be paid commission from the lender. We will refund to you any commission that we get paid by 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:

A full refund if the lender rejects your application.

A refund of £ if your application falls through.

X No refund if you decide not to proceed.

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## 5. Who regulates us?

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Right Advice Limited, 15 Vernon Street, Derby, DE1 1FT is an appointed representative of The Whitechurch Network Limited, Kings Weston House, Kings Weston Lane, Bristol BS11 0UR which is authorised and regulated by the Financial Services Authority. The Whitechurch Network Limited FSA registration number is 190859.

Right Advice Limited permitted business is advising on and arranging life insurance, pensions, unit trusts, collective investments, mortgages, non-investment life insurance, critical illness, permanent health insurance, private medical insurance, buildings insurance, contents insurance and mortgage payment protection 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.

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## 6. What to do if you have a complaint

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

In writing: Write to The Compliance Officer, The Whitechurch Network Limited, Kings Weston House, Kings Weston Lane, Bristol BS11 0UR

By phone: Telephone 0117 3730440

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service does not consider complaints about home reversion schemes.

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## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

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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.

### Investment

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

### 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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% 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.

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