

# keyfacts<sup>®</sup> about our services

Individual Financial  
Solutions

Individual Financial Solutions  
33 St Georges Hill  
Easton In Gordano  
Bristol  
North Somerset  
BS20 0PT

<b>1. The Financial Services Authority (FSA)</b>	
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.	

<b>2. Whose products do we offer?</b>	
<b>Insurance</b>	
✓	We offer products from a range of insurers for Pure Protection.
✓	We only offer products from a limited number of insurers for Household & Payment Protection. Ask us for a list of the insurers we offer insurance from.
	We only offer products from a single insurer.
<b>Mortgages</b>	
✓	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.

<b>3. Which service will we provide you with?</b>	
<b>Insurance</b>	
✓	We will advise and make a recommendation for you after we have assessed your needs for Pure Protection, Household, Payment Protection.
	You will not receive advice or a recommendation from us for Pure Protection, Household, Payment Protection. 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.
<b>Mortgages</b>	
✓	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.

<b>4. What will you have to pay us for our services?</b>	
<b>Insurance</b>	
	A fee.
✓	No Fee.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	
<b>Mortgages</b>	
	No fee - We will be paid by commission from the lender.
✓	A fee of £125.00 payable on application and 0.95% of the loan amount payable on completion (For example on a loan amount of £100,000 you would be charged £125.00 plus (£100,000 x 0.95%) which equates to £1,075.00). We will also be paid commission 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.	

<b>Refund of fees</b>	
If we charge you a fee, and your mortgage does not go ahead, you will receive:	
	A full refund.
✓	No refund.

<b>5. Who regulates us?</b>	
Individual Financial Solutions is an appointed representative of Network Data Limited, Botleys Mansion Stonehill Road, Chertsey, Surrey, KT16 0AP, which is authorised and regulated by the Financial Services Authority. Network Data Limited's FSA number is 300391.	
Network Data Limited's permitted business is mortgages and non-investment insurance business. You can check this on the FSA's Register by visiting the FSA's website <a href="http://www.fsa.gov.uk/register/">www.fsa.gov.uk/register/</a> or by contacting the FSA on 0845 606 1234.	

<b>6. What to do if you have a complaint</b>	
If you wish to register a complaint, please contact us:	
...in writing	Write to: Network Data Ltd, Complaints Department, Botleys Mansion, Stonehill Road, Chertsey, KT16 0AP
...by phone	Telephone: 01932 875883
If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.	

<b>7. Are we covered by the Financial Services Compensation Scheme (FSCS)?</b>	
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.	
<b>Insurance</b>	
Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without upper limit.	
<b>Mortgages</b>	
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 the compensation scheme arrangements is available from the FSCS.	