

key facts

about our services

CG Private Clients

12 & 17 Pepper Street
London E14 9QY

1. The Financial Services Authority (FSA)

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.

2. Whose products do we offer?

Mortgages

- We offer mortgages from the whole of market.
- We only offer mortgages from a limited number of lenders.
- We only offer mortgages from a single lender.

Insurance

- We offer products from a range of insurers.
 - We only offer products from a limited number of insurers for home insurance.

Ask us for a list of the insurers that we offer insurance from.
 - We only offer products from Legal and General for payment protection, critical illness cover, life assurance and permanent health insurance.
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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 for critical illness cover, life assurance and permanent health insurance.
- You will not receive advice or a recommendation from us for Payment Protection insurance or Buildings and Contents 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.

4. What will you have to pay us for our services?

Mortgages

- No fee will be charged.
- We charge a non-refundable application fee of £195 for our advice, and arranging your mortgage.

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
- No fee

Refund of fees

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

- A full refund
- No refund

5. Who regulates us?

Clegg Gifford Private Clients, 12 & 17 Pepper Street, London E14 9QY is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302228.

Our permitted business is the provision of advice and the arranging of transactions in mortgages and insurance policies. Further details about our services can be found on our website www.cgprivate.com.

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: Compliance Officer, CG Private Clients, 12 & 17 Pepper Street, London E14 9QY

By phone: Telephone 020 7519 4900.

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.

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.

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.

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