

CLEGG GIFFORD

Private Clients

Our promise to you.

We measure our success by the quality of our service to you. Whenever you work with us:

- **We promise** to save you money, by finding you the lowest-cost mortgage that suits your finances and lifestyle.
- **We promise** to explain everything clearly, in a way you understand.
- **We promise** to give you a direct phone number and e-mail address, so you can reach your Mortgage Manager or their assistant, whenever you need to.
- **We promise** to answer your phone calls or e-mails on the same day we receive them.
- **We promise** to keep an open dialogue with everyone involved in your property purchase - lenders, agents (where appropriate and with your permission), solicitors, surveyors, tax advisers, and so on - to help smooth things along.
- **We promise** to speak to you before your initial mortgage rate ends, to actively manage your mortgage so you're paying as little as possible.



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 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 for arranging your mortgage, payable with the mortgage application. The exact amount of this fee will depend on the amount of your mortgage and the complexity of your application. This fee structure is as follows:

£395 for mortgages under £500,000

✓ £795 for mortgages between £500,000 and £1,000,000

£1,195 for mortgages over £1,000,000

£1,995 for complex mortgage applications. This will be determined by us and agreed with you prior to any chargeable work being undertaken

In addition we will be paid commission from the lender.

Refund of fees

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

A full refund.

✓ No refund.

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

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. 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.