

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for payment protection and home insurance.
- We only offer products from a limited number of insurers for critical illness cover, term assurance and permanent health insurance.
Ask us for a list of the insurers that we offer insurance from.
- We only offer products from a single insurer

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.

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 critical illness cover, term assurance and permanent health insurance.
- You will not receive advice or a recommendation from us for payment protection insurance or home 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

- We will advise and make a recommendation for you on mortgages 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 mortgages 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 all non-investment insurance contracts that we deal with.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy

Mortgages

- No fee.
- A fee as described below will be charged on application for a mortgage. We will also be paid commission from the lender.
- On mortgages up to £500,000 the fee would be £495
- On mortgages over £500,000 up to £1,000,000 the fee would be £995
- For mortgages over £1,000,000 and exclusive or semi exclusive schemes the fee would be up to 1% of the loan amount.
- E.g. on a mortgage of £2,000,000 the fee would be £20,000.

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
- No refund in all circumstances.

5. Who regulates us?

Largemortgageloans.com is a trading style of Clegg Gifford Private Clients Limited, 12 Pepper Street, London E14 9QY which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302228.

Our permitted business is advising on and arranging non-investment insurance contracts and mortgages.

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, Complaints Department, Clegg Gifford Private Clients 12 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.

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.

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.