

keyfacts[®] about our services

**Sheafmoor
Residential & Commercial
Finance Ltd**



**12 Napier Court
Gander Lane
Barlborough
S43 4PZ**

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?

Insurance– We offer products from a limited range of insurers for Buildings & Contents, ASU (or mortgage repayment cover) and Life Cover

Mortgages– We offer mortgages from the whole market

3 Which service will we provide you with?

Insurance– You will not receive advice or a recommendation from us for Buildings & Contents, ASU (or mortgage repayment cover) and Life Cover. 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

4 What will you have to pay us for this service?

Insurance– No fee for Buildings & Contents, ASU (or mortgage repayment cover) and Life Cover. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Mortgages– Our standard fee is £395 payable on completion of the mortgage we arrange for you, this is subject to increase or decrease depending on the amount of work your application involves but this will be discussed and agreed with you before any application is submitted.

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

We do not charge fees at the outset and our fees are only payable should the mortgage complete, therefore there are no refunds payable

6 Who regulates us?

Sheafmoor Residential & Commercial Finance Ltd, 12 Napier Court, Gander Lane, Barlborough, S43 4PZ is authorised and regulated by the Financial Services Authority.

Our FSA Register number is 301149

Our permitted business is arranging and advising on regulated mortgages and advising on and arranging regulated insurance contracts

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

7 What to do if you have a complaint

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

...in writing Write to: Compliance Officer, Sheafmoor Residential & Commercial
Finance Ltd, 12 Napier Court, Gander Lane, Barlborough, S43 4PZ

...by phone Telephone: 01246 640500

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service

8 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.

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