

**keyfacts**

## about our services

### WESTHILL FINANCIAL SERVICES

Westhill House  
Devonshire Road  
Bexleyheath  
Kent DA6 8DS

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#### 1. The Financial Services Authority (FSA)

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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.

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#### 2. Whose products do we offer?

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- We offer products from the whole market.
  - We can only offer products from a limited number of companies.  
Ask us for a list of the companies and products we offer.
  - We can only offer products from a single group of companies.  
Ask us for a list of the companies and products we offer.
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#### 3. Which service will we provide you with?

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- 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.
  - We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
    - Conduct a full assessment of your needs;Offer advice on whether a non-stakeholder product may be more suitable
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#### 4. What will you have to pay us for our services?

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- Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.
- We will tell you how we get paid, and the amount, before we carry out any business for you.

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## **5. Who regulates us?**

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Westhill Financial Services, Westhill House, Devonshire Road, Bexleyheath Kent DA6 8DS is authorised and regulated by the Financial Services Authority. Our FSA register number is 145359.

Our permitted business is advising on and arranging mortgages.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

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## **6. What to do if you have a complaint**

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

In writing            Westhill Financial Services, Complaints Department  
                                 Westhill House, Devonshire Road, Bexleyheath, Kent DA6 8DS

By Phone            Telephone: 020 8301 9730

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

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## **7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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.

Most types of investment business are 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.