

WESTHILL FINANCIAL SERVICES

Westhill House
Devonshire Road
Bexleyheath
Kent DA6 8DS

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?

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

3. Which service will we provide you with?

- 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.

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

- No fee, we will be paid by commission from the lender.
- A combination of fee and commission. We will normally charge a fee of 0.5% of the loan in addition to any commission received from the lender. For example on a loan of £60,000 the fee would be £300. This is subject to a minimum fee of £250.
- We will charge £125 upfront as a research fee and remainder on submission of your application.
- A fee of 1%. As an alternative, we can work on a purely fee basis. Any procurement fee received from the lender would be rebated back to you. For example on a loan of £60,000 the fee would be £600. This is subject to a minimum fee of £500.
- We will charge £125 upfront as a research fee and remainder on submission of your application.

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.
- A refund of the fee payable on application if the lender refuses the mortgage application.
Please note the research fee of £125 is non-refundable.
- No refund

5. Who regulates us?

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/ 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 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.

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.

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