



About our services

Winston Mortgages Ltd
71 Clos Springfield
Talbot Green
Pontyclun
Mid Glamorgan
CF72 8FE

1. The Financial Services Authority (FSA)

The FSA is the Independent Watchdog that regulates financial services. It requires us to give you this document. Please use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for Term Assurance, Critical Illness, Private Medical Insurance, Mortgage Payment Protection, and Household Insurance.
- We only offer products from a limited number of insurers for Term Assurance, Critical Illness, Private Medical Insurance, Mortgage Payment Protection, and Household Insurance.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole market.
 - We only offer mortgages from a limited number of lenders.
 - We only offer mortgages from a single lender.
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3. Which Services will we provide you with?

Insurance

- We will advise and make recommendation for you after we have assessed your needs for Term Assurance, Critical Illness, Private Medical Insurance, Mortgage Payment Protection, and Household Insurance.
- You will not receive advice or a recommendation from us for Term Assurance, Critical Illness, Private Medical Insurance, Mortgage Payment Protection, and Household 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 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 you will have to pay us for our services?

Insurance

- A Fee for Term Assurance, Critical Illness, Private Medical Insurance, Mortgage Payment Protection and Household Insurance
- No Fee for Term Assurance, Critical Illness, Private Medical Insurance, Mortgage Payment Protection, and Household Insurance. We will however be paid commission by the provider

Mortgages

- No fee. We will be paid by commission from the lender.
- A Fee will be payable at the outset and also when you apply for a mortgage. We will also be paid commission from the lender
- A Fee will be payable at the outset and also when you apply for a mortgage and we will refund any commission received from the lender to you.

You will receive a key facts illustration when considering a particular mortgage, which will tell you any fees relating to it.

Refund of fees

- A full refund if the lender rejects your application.
- A refund of if the purchase falls through
- No refund if you decide not to proceed.

5. Who regulates us?

Winston Mortgages Limited is an appointed representative of Henstaff Financial Planning Ltd, which is authorised and regulated by the Financial Services Authority. Henstaff Financial Planning Limited FSA Register number is 402048.

Henstaff Financial Planning Ltd permitted business is to arrange transactions in Investment and Pension policies, Mortgages, Lifetime Mortgages and General Insurance.

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:

In Writing – Write to the Complaints Officer, Henstaff Financial Planning Ltd, Henstaff Court, Groesfaen, Cardiff. CF72 8N

By Phone – Telephone 02920 891184

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

7. Are you 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.