



about our services



Crawford Scott Ltd
214 London Road
Hadleigh
Essex
SS7 2PD

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?

Investment

- We offer products from the **whole market**.
- We only offer products from a **limited number of companies**.
Ask us for a list of the companies and products we offer.
- We only offer product from a **single group of companies**.
Ask us for a list of the companies and products we offer.

Mortgages

- We offer products from the **whole market**.
- We only offer mortgages from a limited number of lenders.**
Ask us for a list of the lenders we offer mortgages from.
- We only offer a limited range of mortgages from a **single lender**

Insurance

- We offer products from a range of insurers for insurance contracts Life cover, Critical Illness, Accident Sickness & Redundancy, Income Protection, Buildings & Contents, Travel Insurance, Dental Insurance and Private Medical Insurance.
- We only offer products from a **limited number of insurers**
- We only offer products from a single insurer.

3. Which service will we provide you with?

Investment

- 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.

Mortgages

- 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.

Insurance

- We will advise and make recommendations for you after we have assessed your needs for insurance contracts - Life cover, Critical Illness, Accident Sickness & Redundancy, Income Protection, Buildings & Contents, Travel Insurance, Dental Insurance and Private Medical Insurance.
- You will not receive advice or recommendations from us for insurance contracts - as Life cover, Critical Illness, Accident Sickness & Redundancy, Income Protection, Buildings & Contents, Travel Insurance, Dental Insurance and Private Medical 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.

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

Investment

- 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.

Mortgages

- No fee. We will be paid commission from the lender/mortgage company.
- No fee will be charged initially, however, should any applications not proceed due to fraudulent information, withholding information or retraction of the application through no fault of either you, Crawford Scott Ltd or the Lender. A fee of £100 will be charged.
- A fee of £100 payable at the outset and 0.5% of the loan amount payable on confirmation of the mortgage offer. For example if you take out a loan of £100,000 you will need to pay £500 (0.5% x £loan amount) we will also be paid commission from the company.
- A fee of £207 payable at the outset. We will refund the fee if we are unable to find a suitable mortgage for you. We may also receive commission from the lender/mortgage company as a result of the business that we place for you. We will let you know the amount before we carry out any business for you.

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

Insurance

No fee for insurance contracts. We will be paid commission from the provider.

A fee of £25.00 for advising on insurance contracts needs, payable at the outset.
We will refund to you any commission we may receive from the insurance company.

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

5. Refund of Fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

A full refund if the lender rejects your application.

A refund of £ 0.00 should you conduct business through Crawford Scott Ltd within six months of the cancellation of your original application.

No refunds should you provide fraudulent information, withhold information or retract the application through no fault of either Crawford Scott Ltd or the Lender.

No refund if you decide not to proceed.

6. Who regulates us?

Crawford Scott Ltd, 214, London Road, Hadleigh, Essex. SS7 2PD. Who is authorised and regulated by the Financial Services Authority.

Our FSA Register number is 431256.

Our permitted business is advising on and arranging investments, 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.

7. What to do if you have a complaint

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

In writing: Write to the Director, Crawford Scott Ltd, 214, London Road, Hadleigh, Essex. SS7 2PD.

By phone: Telephone 01702 557407

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.

Investment

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.

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.

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.

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