



about our services



**ACL Property Finance**  
Eastbury House, 3 Eastbury Road,  
Northwood, Middx, HA6 3BG

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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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### Insurance

- We offer products from a range of insurers for life insurance and health insurance.
- We only offer products from a limited number of insurers.
- 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 service will we provide you with?

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### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for life insurance and health insurance.
- 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.

## Mortgages

- p** We will advise and make a recommendation for you after we have assessed your needs
- o** 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.

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

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### Insurance

- o** A fee
- p** No fee for advising on and arranging life and health insurance

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

### Mortgages

- o** No fee.
- p** A fee of up to 1% of the mortgage amount (subject to a minimum client fee of £500), payable when the lender issues an offer to you. For example, for a mortgage of £200,000 our fee will be a maximum of £2,000 (1% of £200,000). We will also be paid a commission by the lender.

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:

- o** A full refund
- p** No refund will be given if you decide not to proceed after you have received the lender's offer. If the mortgage does not complete for any material reason unforeseen at the time of instructing us, the fee paid will be credited to its full value against the fee that would be payable on a subsequent application which completes within 6 months from notification in writing of the original mortgage not proceeding. Examples of unforeseen reasons are an adverse survey or vendor's refusal to sell. No unused part of the credit will be refundable.

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## **5 Who regulates us?**

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ACL Commercial Funding Limited trading as ACL Property Finance of Eastbury House, 3 Eastbury Road, Northwood, Middlesex, HA6 3BG is authorised and regulated by the Financial Services Authority (FSA). Our FSA Register number is 304218.

Our permitted business is advising and arranging mortgages and non-investment contracts

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                    ACL Property Finance, Complaints Department, Eastbury House, 3 Eastbury Road, Northwood, Middlesex, HA6 3BG

....by phone                    0845 130 4411

If you cannot settle your complaint with us, you may be able 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.

### **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 the compensation scheme arrangements is available from the FSCS.

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