

keyfacts



about our services

Grovelawn Limited, The Downs,
Standlake, Oxfordshire OX29 7RJ

Grovelawn
WWW.BEST-UK-MORTGAGES.CO.UK

Last updated 05/06/07

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?

Insurance

We offer Life Insurance, Critical Illness and Accident, Sickness & Unemployment Insurance products from a range of insurers.

We only offer products from a limited number of insurers.

We only offer Buildings and Contents insurance products from Paymentsshield and Halifax.

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

3. Which service will we provide you with?

Insurance

We will advise and make a recommendation for you after we have assessed your needs for Life Insurance, Critical Illness, Accident, Sickness & Unemployment Insurance and Buildings and Contents Insurance products.

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

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?

Insurance

A fee.

No fee.

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

Mortgages

No fee. We will be paid by commission from the lender.

A fee.

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

5. Who regulates us?

Grovelawn Limited, The Downs, Standlake, Oxfordshire, OX29 7RJ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 314204.

Our permitted business is advising on and arranging mortgages and non investment insurance contracts.

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: Write to The Compliance Officer, Grovelawn Limited, The Downs, Standlake, Oxfordshire, OX29 7RJ

By phone: Telephone 0845 458 2633

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.

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.