



about our services and costs



PJK Associates Ltd
Cedar House
Cedar Lane
Frimley
Camberley
Surrey
GU16 7HZ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers for life insurance, critical illness cover, income protection, private medical insurance, mortgage payment protection and buildings and contents insurance.

Ask us for a list of insurers we offer insurance from.

- We 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 a limited range of 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 cover, income protection, private medical insurance and mortgage payment protection.
- You will not receive advice or a recommendation from us for buildings and contents 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 recommendations 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 commission from the lender
- A fee of 0.50% of the mortgage advance, for example; on a mortgage of £100,000 a fee of £500.00 may be payable where the lender does not pay us a fee and/or a significant amount of work is involved in sourcing a mortgage. Any fee will be agreed at the outset and payable when you apply for a mortgage. Any commission we receive from a lender will be refunded to you.

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 if the lender rejects your application.
- A full refund less £250.00 to cover our administration costs if your application falls through.
- No refund if you decide not to take out a mortgage

5. Who regulates us?

PJK Associates Ltd, Cedar House, Cedar Lane, Frimley, Camberley, Surrey GU16 7HZ is authorised and regulated by the Financial Services Authority. Our FSA register number is 301947.

Our permitted business is advising on and arranging regulated mortgage contracts 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 PJK Associates Ltd, Cedar House, Cedar Lane, Frimley, Camberley, Surrey GU16 7HZ.
-by telephone** 01276 22333

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 90% of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from FSCS.