

# keyfacts

## about our services

Central Independent Advisers

Avening, Lower End, Alvescot,  
Oxfordshire, OX18 2QA.

### 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.
- We only offer products from a single group of companies.

#### Insurance

##### **We offer products from a range of insurers for:**

- Life Assurance: Mortgage Protection: Critical Illness: Income Protection: Accident, Sickness & Redundancy: Private Medical Insurance: Long Term Care: Buildings & Contents.
- 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.

### 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.

## Insurance

**We will advise and make a recommendation for you after we have assessed your needs for:**

- Life Assurance: Mortgage Protection: Critical Illness: Income Protection: Accident, Sickness & Redundancy: Private Medical Insurance: Long Term Care: Buildings & Contents.

- 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.

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## 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.

### Insurance

- A fee.

**No fee for:**

- Life Assurance: Mortgage Protection: Critical Illness: Income Protection: Accident, Sickness & Redundancy: Private Medical Insurance: Long Term Care: Buildings & Contents.

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.

### 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 if your application falls through.
- No refund if you decide not to proceed.
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## 5. Who regulates us?

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[Central Independent Advisers](#), [Avening, Lower End, Alvescot, OX18 2QA](#) is authorised and regulated by the Financial Services Authority. Our FSA Register number is [207907](#).

Our permitted business is advising on and arranging **life assurance, pensions, investments, mortgages and insurance**.

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: Write to [Central Independent Advisers](#), [Avening, Lower End, Alvescot, OX18 2QA](#)

By phone: Telephone **01993-846977**

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

### 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.

### 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.

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