



about our services

ALDENHART FINANCIAL SERVICES LTD

Bolingbroke House
332 Brighton Road
South Croydon
CR2 6AJ

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?

- 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?

- 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 THIS SERVICE?

- No fee. We will be paid by commission from the lender.
- A fee of £ payable on issue of the mortgage offer or as otherwise agreed. We will also be paid commission from the lender.
- A fee of 0.5% of the new loan payable 14 days after completion of the mortgage. For example, if you take out a loan of £100,000, our fee will be £500 (0.5% x £100,000). We will refund any commission received back to you as a result of the mortgage sale.

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 refund of £ if your application falls through.
- No refund, if you decide not to proceed.

5. WHO REGULATES US?

Aldenhart Financial Services Ltd, Bolingbroke House, 332 Brighton Road, South Croydon CR2 6AJ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 220496.

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

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 Aldenhart Financial Services Ltd, Bolingbroke House, 332, Brighton Road, South Croydon CR2 6AJ

By phone: Telephone 020 8666 0201

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

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.

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, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.