

keyfacts

about our services

Emanuel & Partners

590-592 College Road
Erdington
Birmingham
B44 0HU

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 products from a range of insurers for Buildings and Contents Insurance, Term Assurance (level and reducing) and Accident Sickness and Unemployment.
- We [can] only offer products from a limited number of insurers [for] [list the types of non-investment insurance contracts].
Ask us for a list of the insurers we offer insurance from.
- We [can] only offer [a] product[s] from [a single insurer] [name of single insurance undertaking] [for] [list the types of non-investment insurance contracts].
[or]
We only offer our own products for [list the types of non-investment insurance contracts].

Mortgages

- We offer mortgages from the whole market.
- We [can] only offer mortgages from a limited number of lenders.
Ask us for a list of the lenders we offer mortgages from.
- We [can] only offer [a limited range of the] [a] mortgage[s] from [a single lender] [name of single lender].
[or]
We only offer our own mortgages.

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 Buildings and Contents Insurance, Term Assurance (level and reducing) and Accident Sickness and Unemployment.

- You will not receive advice or a recommendation from us [for] [list the types of non-investment insurance contracts]. 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 [of £ []] [for] [list the types of services provided for non-investment insurance contracts].
- No fee is charged for arranging Buildings and Contents insurance, Term Assurance (level and reducing) and Accident Sickness Unemployment.

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

Mortgages

- No fee.
- A negotiable fee of 2% of the loan amount will be payable when you complete your mortgage/re-mortgage. We will also be paid commission from the mortgage lender/company.

The negotiable fee amount stated as a % is an absolute maximum. For example a loan of £100,000 the fee payable would be £2,000 maximum.

For Right to Buy mortgages a higher fee may be payable as the Firm charges an all inclusive fee payable at completion which includes the following:

- Solicitors normal costs and fees (stamp duty not included)
- A lenders basic valuation fee
- Our broker 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

Fees will be refunded as follows:

- You will not be charged any other fee or charge if your mortgage does not proceed to completion
- A refund of £ [] [if your application falls through].
- No refund [if you decide not to proceed].
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5. Who regulates us?

Emanuel & Partners, 590-592 College Road, Erdington, Birmingham, B44 0HU is authorised and regulated by the Financial Services Authority. Our FSA Register number is 301386

Our permitted business is the advice and arrangement of Regulated Mortgage Contracts and Non-Investment Insurance Contracts which are as follows:

- Term Assurance (level and reducing)
 - Buildings and Contents Insurance
 - Accident Sickness and Unemployment
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6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Write to:

Emanuel & Partners
590-592 College Road
Erdington
Birmingham
B44 0HU

By phone: Telephone: 0121 373 6022/0121 382 7921

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

In writing:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

By phone: 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.

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.

[or]

For compulsory classes of insurance, insurance advising and arranging is covered for 100% 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.
