



# about our services

Sandham Davies & Jones Ltd

3 Park Square, Newport, Gwent, NP20 4EL

## 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. 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 our own products.

### Insurance

- We offer products from a range of insurers for aircraft, motor, household, personal lines, travel, commercial, professional indemnity and ASU insurance
- We only offer products from a limited number of insurers
- We only offer a products from a single insurer

### Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders/companies.
- We only offer a limited range of 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 aircraft, motor, household, personal lines, travel, commercial, professional indemnity and ASU insurance
- You will not receive advice or a recommendation from us

#### 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.

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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 of £ 20 for arranging new policies, renewals, and mid term adjustments on all personal line insurance such as motor and household. Commission clawed back by the insurer as a result of policy cancellation constitutes part of the cancellation fee and is payable in addition to the £ 20 cancellation charge. Replacement or duplicate documents will be charged at the rate of £ 20 per policy. Fees for commercial insurance are specific to individual risks and will be disclosed on request. Legal expenses cover will be automatically included at the flat rate of £ 15 unless advised to the contrary.
- No fee

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

##### Mortgages

- No fee.
- A fee of £ 495 payable on completion of your mortgage. We will also be paid commission from the lender/company that buys your home.

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

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#### 5. Who regulates us?

Sandham Davies & Jones Ltd, 3 Park Square, Newport, Gwent, NP20 4EL is authorised and regulated by the Financial Services Authority. Our FSA Register number is 229652.

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Our permitted business is advising on and arranging mortgages, savings and investments products, pensions 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/](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 Sandham Davies & Jones Ltd, 3 Park Square, Newport, Gwent, NP20 4EL

...by phone: Telephone 0844 41 42 43 2

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 are covered for 100% of £50,000.

### **Insurance**

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

### **Mortgages**

Equity release advising and arranging is covered for 100% of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

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