



About our services

SHARE TO BUY

Contact:
Share to buy
PO Box 11998
Sudbury CO10 3BS

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 term, income protection and payment protection insurance.
- We only offer products from a limited number of insurers for term, income protection and payment protection insurances. Ask us for a list of the insurers we offer from.
- We only offer our own products for term, income protection and payment protection insurances.

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer from.
- We only offer 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 buildings and contents insurance or payment protection insurance.
- You will not receive advice or recommendation from us for term, income protection and payment protection insurances. 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 this service?

Insurance

- A fee based upon our normal hourly rates. This would be shown in a fee agreement.
- No fee. Instead, the insurance company will pay us a commission.

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

Mortgages

- No Fee when you apply for a Britannia exclusive or non shared ownership mortgage
- A fee of £149 payable when you apply for a shared ownership mortgage.
A fee of £399 payable when you apply for a Co-op Bank Shared Ownership mortgage.

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

A refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive

- A full refund
- A partial refund of £200 if a Co-op Bank mortgage does not complete
- No refund

5. Who regulates us?

Share to buy Ltd, PO Box 11998, Sudbury CO10 3BS, is authorised and regulated by the Financial Services Authority.

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

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: Customer Service Department, Share to buy, PO Box 11998,
Sudbury CO10 3BS

...by phone: Telephone 0845 686 0812

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 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 a maximum of £50,000 per person per firm.

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