

## KEYFACTS

## Terms of Business



Strategic Innovative Finance Ltd.  
9 Pont Crescent  
Dunblane  
Perthshire  
FK15 0FJ

### 1. The Financial Conduct Authority (FCA)

The FCA 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?

#### Mortgages

- X 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 mortgages from)  
We only offer mortgages from a single lender

#### Insurance

- X We offer products from a range of insurers for term assurance, critical illness cover, Income Protection, mortgage payment protection insurance and Buildings & Contents Insurance.  
  
We only offer products from a limited number of insurers for term assurance, critical illness cover, Income Protection, mortgage payment protection insurance and Buildings & Contents Insurance.  
(Ask us for a list of the insurers we offer insurance from)  
We only offer products from a single insurer for term assurance, critical illness cover, Income Protection, mortgage payment protection insurance and Buildings & Contents Insurance.

### 3. Which service will we provide you with?

#### Mortgages

- X 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.

#### Insurance

We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness cover, Income protection, mortgage payment protection insurance and Buildings & Contents Insurance.

- X You will not receive advice or a recommendation from us for term assurance, critical illness cover Income Protection mortgage payment protection insurance and Buildings & Contents Insurance. 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 for our services?

##### Mortgages

No Fee – we will be paid by commission from the lender.

- X A maximum fee of 1% of the loan amount payable to Strategic Innovative Finance Ltd. A cheque must accompany the application form but will not be banked until an Offer of Finance has been obtained. **The precise amount will depend on your circumstances and loan amount, and will be discussed and agreed before you make an application.** We will also be paid commission from the lender.

You will receive a Key Facts Illustration when considering a particular mortgage, which will tell you about any fees relating to it.

##### Insurance

A fee of £

- X No Fee – we will be paid commission from the Insurer.

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

#### 5. Refund of Fees

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

- X A full refund if the lender rejects your application
- X A full refund if the purchase falls through
- X No refund if you decide not to take out a mortgage after an Offer of Loan has been obtained

#### 6. Who regulates us?

Strategic Innovative Finance Ltd. 9 Pont Crescent, Dunblane, Perthshire, FK15 0FJ is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 302990

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

You can check this on the FCA's Register by visiting the FCA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on 0845 606 1234.

## 7. What to do if you have a complaint

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

... **in writing** Strategic Innovative Finance Ltd. 9 Pont Crescent,  
Dunblane, Perthshire FK15 0FJ  
... **by phone** Telephone 01786 820 246

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

## 8. 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 claim up to £85,000, so the maximum compensation is £85,000

### Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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

