

Enable Finance

Pleasley Vale Mills
 Pleasley Vale
 Mansfield
 Nottinghamshire
 NG19 8RL

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.
✓	We only offer products from a limited number of insurers for buildings and contents insurance, mortgage term assurance and payment protection. Ask us for a list of the insurers and products we offer.
	We only offer products from a single insurer.

Mortgages

	We offer products from the whole of the market.
✓	We only offer products from a limited number of lenders. Ask us for a list of the companies and products we offer.
	We only offer products 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.
✓	You will not receive advice or a recommendation from us for insurers for buildings and contents insurance, mortgage term assurance and payment protection. 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

✓	No Fee.
	A 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 2% of the loan subject to a minimum of £1,950 and maximum of £3,000 payable on completion of the loan.

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
✓	No refund if you choose not to proceed with our recommendation.

5. Who regulates us?

Enable Finance Ltd is authorised and regulated by the Financial Services Authority. Our FSA register number is 301580.

Our permitted business is advising on and arranging mortgages and non-investment insurance business. 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 do you do if you have a complaint

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

- ...in writing Write to: Pleasely Vale Mills, Pleasley Vale, Mansfield
Nottinghamshire. NG19 8RL
- ...by phone Telephone: 0870 161 1661

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 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.