

Ian Mason IFA

*49 RADNOR STREET
BRADFORD
WEST YORKSHIRE
BD3 8EA*

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 Personal and Household protection products covering the full range of, Life, Critical Illness, Income Protection and Mortgage Protection.
- We only offer products from a limited number of insurers.
- We can only offer a product(s) from 'named'.
- We can only offer our own product(s).

Mortgages

- We offer mortgages from the whole of the market.
- We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer from.
- We can only offer a limited range of 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.
- 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.

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 pay us for this service?

Insurance

- A Fee.
- No Fee.

Mortgages

- A fee of £ 150 is charged (Paid Upfront) followed by a fee of 0.4% of the loan (Paid on Completion) this fee is added to the loan.
fee for doing research AND APPLICABLE WHERE A DIRECT TO LENDER PRODUCT IS ADVISED

- No fee.

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

5. Refund of fees

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

- A full refund.
- A refund of £100
- No refund.

6. Who regulates us?

Ian Mason IFA, 49 RADNOR STREET, BRADFORD, WEST YORKSHIRE, BD3 8EA is authorised and regulated by the Financial Services Authority. Our FSA register number is 403497

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

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.

7. What to do if you have a complaint

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

.... in writing Write to: Ian Mason IFA, (Complaints Department)
49 RADNOR STREET
BRADFORD
WEST YORKSHIRE
BD3 8EA

.... by Telephone: 01274 401436

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.

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

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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