



## about our services & costs

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**Grosvenor Mortgage & Finance**

Ryknild House  
Burnett Road  
Streetly  
Sutton Coldfield  
B74 3EL

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### 1. The Financial Services Authority (FSA)

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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. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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### 2. Whose products do we offer?

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#### Insurance

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- We offer products from a range of insurers.
  - We only offer Buildings & Contents insurance from a limited number of insurers. Ask us for a list of the insurers we offer insurance from
  - We only offer products from a single provider.
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#### Mortgages

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

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#### Insurance

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- We will advise and make a recommendation for you after we have assessed your needs.
  - You will not receive advice or recommendation from us for 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.
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#### Mortgages

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- We will advise and make recommendation for you after we have assessed your needs.
- You will not receive advice or 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.



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**8. 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.

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**Insurance**

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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.

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**Mortgages**

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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 the compensation scheme arrangements is available from the FSCS.