



PKS Property Services
10 Addison Gardens
Odiham, Hants
RG29 1AS

keyfacts

about our services

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?

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders. Ask for a list of the lenders we offer mortgages from.
- We only offer mortgages from a single lender.

Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.

Ask us for a list of the insurers we offer insurance from.

3. Which service will we provide you with?

Mortgages

- We will advise and make a 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.

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.

4. What will you have to pay us for this service?

Mortgages

- No fee, we will be paid by commission from the lender – or you can choose to pay a fee and have the commission paid to you.
- A fee of 0.5% of the mortgage advance will be payable on completion of your mortgage, offset by any fee received from the lender. You will receive a key facts illustration which will tell you about any fees relating to a particular mortgage.

Insurance

- A fee
- No fee, we will receive 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:

- A full refund
- A partial refund, dependent on the amount of work undertaken
- No refund

6. Who regulates us?

PKS Property Services is authorised and regulated by the Financial Services Authority. Our FSA register number is 303051. Our permitted business is advising on and arranging mortgages and general insurance contracts. 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:

Write to: Complaints Manager, PKS Property Services,
10 Addison Gardens, Odiham, Hampshire, RG29 1AS.
Call on: 0845 226 5009



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 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.

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.