



about our services and costs



24 Cooper Street
Horwich
Bolton
BL6 7AT

1. The Financial Services Authority (FSA)

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.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for Term Assurance, Critical Illness, Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance, and Household Insurance.
- We only offer products from a limited number of insurers for Term Assurance, Critical Illness, Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance, and Household Insurance.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole market.
 - We only offer mortgages from a limited number of lenders.
 - We only offer mortgages from a single lender.
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3. Which Services will we provide you with?

Insurance

- We will advise and make recommendation for you after we have assessed your needs for Term Assurance, Critical Illness, Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance, and Household Insurance.
- You will not receive advice or a recommendation from us for Term Assurance, Critical Illness, Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance, and Household 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.

Mortgages

- We will advise and make 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 you will have to pay us for our services?

Insurance

- A Fee.
- No Fee for Term Assurance, Critical Illness, Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance, and Household Insurance.

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

Mortgages

- No Fee. We will be paid by commission from the lender.
- A Fee of £99 payable at the outset and a further fee of £300 payable on production of the mortgage offer. We will also receive commission from the lender.
- A Fee and we will refund any commission received from the lender to you.

Refund of fees

- No refund

You will receive a key facts illustration when considering a particular mortgage, which will tell you any fees relating to it.

5. Who regulates us?

Saving-You.Com is a trading style of Carma UK Ltd is an appointed representative of Personal Touch Financial Services Ltd, which is authorised and regulated by the Financial Services Authority. Personal Touch Financial Services Ltd. Our FSA Register number is 187834.

Personal Touch Financial Services Ltd permitted business is to arrange transactions in Investment and Pension policies, Mortgages, Equity Release and Insurance.

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 to do if you have a complaint

If you wish to register a complaint, please contact:

In Writing – Write to the Complaints Manager, Personal Touch Financial Services Ltd., Trinity 3, Trinity Park, Solihull, Birmingham, B37 7ES.

By Phone – Telephone 0121 7671150

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

7. Are you 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 90% of the claim, without any upper limit.

Mortgages

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.