



# about our services



2nd Floor, Berkeley Square House  
Berkeley Square, Mayfair  
London W1J 6BD

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## 1. The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

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## 2. Whose products do we offer?

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### Insurance

- We offer products from a range of insurers for life assurance, critical illness, income protection.

### Mortgages

- We offer mortgages from the whole of the market
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## 3. Which service will we provide you with?

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### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for life assurance, critical illness, and income protection.

### Mortgages

- We will advise and make a recommendation for you on mortgages after we have assessed your needs.
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## 4. What will you have to pay us for our services?

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### Insurance

- No fee

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

### 5. Mortgages

- No fee. We will be paid by commission from the lender that provides your mortgage.
- A fee of £250.00 payable when you apply for a mortgage. We will also be paid commission from the lender that provides your mortgage.

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

### **5. 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 decide not to proceed

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### **6. Who regulates us?**

Knott Another Mortgage Adviser Limited (T/A Adrian Knott Partnership), is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 300531.

Our permitted business is advising on and arranging non-investment insurance contracts and Mortgages. You can check this on the FCA's Register by visiting the FSA's website [www.fca.gov.uk/register/](http://www.fca.gov.uk/register/) or by contacting the FCA on 0845 606 1234.

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### **7. What to do if you have a complaint**

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

... in writing      Write to Adrian Knott, Knott Another Mortgage Adviser Limited  
2nd Floor, Berkeley Square House, Berkeley Square, London, W1J 6BD

... by phone      Telephone +44 (0) 207 396 5556

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

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### **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 with no upper limit.

Mortgage advising and arranging is covered for 100% of £50,000.

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