

Joslin Rhodes
 Gloster House, Falcon Court
 Preston Farm,
 Stockton, TS18 3TX

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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.

2a. Whose mortgages do we offer?

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

2b. Whose Insurances do we offer?

- We offer products from a range of insurers for Life Insurance, Critical Illness, Income Protection and Private Medical Insurance.
- We offer products from a limited number of insurers for Accident Sickness & Unemployment Insurance and Buildings & Contents Insurance. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3a. Which service will we provide you with for our mortgage services?

- 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.

3b. Which service will we provide you with for our insurance services?

- 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.

4a. What will you have to pay us for our mortgage services?

- A fee of £ for our advice and administration and processing of your applications.
- A fee of £ for our advice and administration and processing of your applications. We will reduce this to £..... subject to any associated insurance policies remaining in force for four years from issue as detailed in your individual Terms of Agreement.
- A fee of £ for our advice and administration and processing of your applications. This will be waived subject to the mortgage completing and Joslin Rhodes Ltd receiving full commission from the lender.
- No fee, we will be paid by commission from the lender.

As an alternative to us receiving commission from the lender you may choose to pay us an hourly fee for our services of £85 per hour. An average mortgage transaction normally requires approximately 10 hours work, which would equate to £850 with any commission generated from the mortgage rebated to you.

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

4b. What will you have to pay us for our insurance services?

	A fee of £ for our advice and administration and processing of your applications.
✓	No fee, we will be paid by commission from the provider.

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 in relation to your mortgage application and your transaction does not complete then you will receive.

✓	A full refund if we have been unable to complete your transaction and you have supplied us with all of the requested documentation, provided us with the correct information regarding your financial and personal circumstances, and have not withdrawn from the process.
✓	No refund in any other circumstance.

6. Who regulates us?

Joslin Rhodes is a trading style of Darwin Rowe Ltd which is authorised and regulated by the Financial Services Authority under FSA Register number 484324.

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, either

In writing: Write to Joslin Rhodes, Gloster House, Falcon Court, Preston Farm, Stockton, TS18 3TX or

By phone: Telephone 0845 1667969.

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.

Investments

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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.

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.