

**keyfacts**<sup>®</sup>

about our services and costs

**Peter Lloyd Mortgages**  
**The Old Orchard**  
**Pendower Road, Veryan**  
**Truro**  
**TR2 5QL**

<b>1.</b>	<b>The Financial Conduct Authority (FCA)</b>
<p>The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA 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.</p>	
<b>2.</b>	<b>Whose products do we offer?</b>
<b>Insurance</b>	
<input type="checkbox"/>	We offer products from a range of insurers.
<input checked="" type="checkbox"/>	We can only offer products from a limited number of insurers for life assurance, critical illness cover, income protection, buildings and contents insurance and accident, sickness and unemployment insurance. Ask us for a list of insurers we offer insurance from.
<input type="checkbox"/>	We only offer products from a single insurer.
<b>Mortgages</b>	
<input checked="" type="checkbox"/>	We offer mortgages from the whole market.
<input type="checkbox"/>	We only offer mortgages from a limited number of lenders.
<input type="checkbox"/>	We only offer mortgages from a single lender.
<b>3.</b>	<b>Which service will we provide you with?</b>
<b>Insurance</b>	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	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.
<b>Mortgages</b>	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	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.
<b>4.</b>	<b>What will you have to pay us for our services?</b>
<b>Insurance</b>	
<input type="checkbox"/>	A fee
<input checked="" type="checkbox"/>	No fee
<p>You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.</p> <p>For whole of life and term pure protection insurance (life and critical illness cover) we are paid by commission from the insurer. This means that if you purchase one of these products we will receive commission in addition to any fee indicated above and in addition to any adviser charges/fees you may have been or will be paying Openwork for investment related services. The amount of commission will be disclosed separately should you purchase one of these protection products.</p>	

<b>Mortgages</b>	
<input type="checkbox"/>	No fee. We will be paid by commission from the lender.
<input checked="" type="checkbox"/>	A fee of a maximum of £100 on completion to cover administration costs. We will also receive commission from the lender.
You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.	
<b>Refund of fees</b>	
If we charge you a fee, and your mortgage does not go ahead, you will receive:	
<input type="checkbox"/>	A full refund
<input checked="" type="checkbox"/>	No refund if you decide not to proceed with the mortgage

<b>5.</b>	<b>Who regulates us?</b>
Peter Lloyd Mortgages is an appointed representative of Openwork Limited, TriCentre 3, New Bridge Square, Swindon, SN1 1HN, which is authorised and regulated by the Financial Conduct Authority. Openwork Limited's Financial Services Register number is 408285.	
Openwork Limited's permitted business is advising on and arranging mortgages, general and pure protection insurance and life insurance, pensions and investments. You can check this on the Financial Services Register by visiting the FCA's website <a href="http://www.fca.org.uk/firms/systems-reporting/register">www.fca.org.uk/firms/systems-reporting/register</a> or by contacting the FCA on 0800 111 6768.	

<b>6.</b>	<b>Ownership</b>
Allied Zurich Holdings Limited ("AZH") holds 25% of the ordinary shares in Openwork Holdings Limited. AZH is ultimately owned by Zurich Insurance Group Limited ("ZIGL"). ZIGL is incorporated in Switzerland and also owns Zurich Assurance, Zurich Insurance and Sterling ISA Managers Limited.	

<b>7.</b>	<b>What to do if you have a complaint</b>
If you wish to register a complaint, please contact us:	
...in writing	Write to: Complaints Management Team, Openwork Limited, TriCentre 3, New Bridge Square, Swindon, SN1 1HN
...by phone	Telephone 0870 608 2550
Information about our internal complaint handling procedures is available free of charge on request from the Complaints Management Team.	
If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.	

<b>8.</b>	<b>Are we covered by the Financial Services Compensation Scheme (FSCS)?</b>
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.	
<b>Insurance</b>	
Insurance advising and arranging is covered for 90% of the claim, without any upper limit.	
<b>Mortgages</b>	
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.	