



about our services and costs

MN Associates (UK) Limited

The Sheiling
Castle Lane
Garstang
Preston
PR3 1RB

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 can only offer products from a limited number of insurers for Non Investment Life Insurance, Critical Illness Insurance and Income Protection Insurance.
- We can only offer products from a limited number of non-investment insurance contracts for Buildings and Contents and Accident, Sickness and Unemployment Insurance.
Ask us for a list of the insurers we offer insurance from.

Mortgages

- 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 only offer mortgages from a single lender.

3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Buildings & Contents Insurance, Accident, Sickness and Unemployment Insurance, Non Investment Term Assurance including Life Insurance, Critical Illness Insurance and Payment Protection Insurance.
- You will not receive advice or a recommendation from us for Buildings & Contents Insurance, Accident, Sickness and Unemployment Insurance, Life Insurance, Critical Illness Insurance and Payment Protection 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 a recommendation for you on mortgages 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 mortgages 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 our services?

Insurance

- A Fee.
- No fee

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 £995 is payable upfront. Any commission received from the lender will be reimbursed to you the client on completion.
- A fee of £200 is payable for this service. The first £100 is payable upfront to cover initial work including researching the most suitable products for your needs. The final £100 will become payable upon receipt of the mortgage offer.

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

Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund..
- A refund of
- No refund

5. Who regulates us?

MN Associates (UK) Limited, The Sheiling, Castle Lane, Garstang, Preston PR3 1RB is an appointed representative of Ingard Financial Limited, Ryan House, 18 – 19 Aviation Way, Southend On Sea SS2 6UN which is authorised and regulated by the Financial Services Authority. MN Associates (UK) Limited FSA Register number is 492869

MN Associates (UK) Limited 's permission is advising on and arranging regulated mortgage contracts and advising and arranging regulated non-investment 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.

6. What to do if you have a complaint

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

In writing: Write to Ingard Financial Limited, Ryan House, 18 – 19 Aviation Way, Southend On Sea SS2 6UN

By phone: Telephone 0845 371 3433.

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

7. 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

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £50,000 so the maximum compensation is £50,000.

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