



® about our services and costs

Adapt Mortgages

6 Colchester Avenue
Penylan
Cardiff
CF23 9BP

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 buildings and contents, income protection, and life assurance.
	We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
	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. 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 and contents, income protection, and life assurance.
	You will not receive advice or a recommendation from us for buildings and contents, income protection, and life assurance. 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 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 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	
✓	We WILL NOT charge you a FEE where we are able to receive payment from the lender for the product that we recommend.
✓	We WILL charge you a FEE where the lender will not pay us for the product that we recommend. The FEE will be 0.25% of the loan amount, subject to a minimum of £295.00, payable upon completion.
You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.	

5. Who regulates us?	
Adapt Mortgages, 6 Colchester Avenue, Penylan, Cardiff, CF23 9BP is authorised and regulated by the Financial Services Authority. Our FSA Register number is 303776.	
Our permitted business is advising on and arranging mortgages and non-investment insurance business.	
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: Adapt Mortgages, Complaints Department, 6 Colchester Avenue, Penylan, Cardiff, CF23 9BP
...by phone	Telephone: 029 20 480555
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. or For compulsory classes of insurance, insurance advising and arranging is covered for 100% 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.	