



about our services and costs



Moneymappers
Unit 6, Heol Billingsley
Parc Nantgarw
Cardiff
CF15 7QZ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is 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?

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of companies.
- We only offer mortgages from a single lender.

3. Which service will we provide you with?

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?

Mortgages

- No fee. We will be paid a procurement fee from the lender, or
- A fee of £250 will be payable on application for the administration involved in submitting your application. We will also be paid a procurement fee from the lender.

- A fee of £2,000 will be payable at the outset for the recommendation and arranging of a mortgage. Any commission received from the provider will be returned to you, the client.

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:

- No refund in any circumstances.

5. Who regulates us?

Tudor House Financial Services Ltd, 16 Cathedral Road, Cardiff, CF11 9LJ is an appointed representative of WPS Financial Group Ltd which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 409706

Our permitted business is to provide mortgage and general insurance advice.

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: The Compliance Officer
WPS Financial Group Ltd,
14 Axis Court, Swansea Vale, Swansea, SA7 0AJ

...by phone: 01792 720200

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.

Mortgages

Advising on or arranging house purchase finance: protection for 100% of £50,000

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