



## about our services and costs

Moneyfacts.co.uk Limited

Moneyfacts House  
66 – 70 Thorpe Road  
Norwich  
NR1 1BJ

### 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?

- We offer products from the whole market.
- We only offer products from a limited number of providers.

### 3. Which service will we provide you with?

- 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.
- We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
  - conduct a full assessment of your needs
  - offer advice on whether a non-stakeholder product may be more suitable

### 4. What will you have to pay us for this service?

- Paying by Commission (through product charges)

You will not pay Moneyfacts for using the service we provide. Where you decide to buy a product from a product provider, you will pay product charges and we will receive a commission payment from those charges. If you buy a product via another intermediary, they will tell you what commission they will receive from the product provider. Moneyfacts will receive a proportion of this commission payment.

### 5. Who regulates us?

Moneyfacts.co.uk is a trading name of Moneyfacts.co.uk Limited, Moneyfacts House, 66 – 70 Thorpe Road, Norwich, Norfolk, NR1 1BJ, which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 486048.

Our permitted business is arranging investments including investment funds, pensions, annuities and life insurance bonds.

You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register/](http://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 at [Moneyfacts.co.uk](http://Moneyfacts.co.uk), Moneyfacts House, 66 – 70 Thorpe Road, Norwich, NR1 1BJ; or

By phone on 0845 1689700

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.

Most types of investment business are covered up to a maximum of £50,000. Further information about the compensation scheme arrangements is available from the FSCS.