



about our services

Davidson Deem Limited

Suite 10, Merley House, Merley House Lane,
Wimborne, Dorset. BH21 3AA.

Date:

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 customers considering buying certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- 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 by commission from the lender.
- A fee of £ payable at the outset. We will also be paid commission from the lender.
- A fee of £ payable at the outset. We will also be paid commission from the lender. We will refund to you £ when we get paid by the lender.
- A fee of £ payable at the outset and £ 0 payable when you apply for a mortgage.

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 you will receive:

- No refund if you decide not to proceed, or an application we submit on your behalf, or you submit directly to a lender is declined / does not proceed for any reason.
- A refund of £ if the application we submit on your behalf falls through.
- A full refund if you arrange a mortgage through us, on which we get paid a commission, once the commission is received.

5. Who regulates us?

Davidson Deem Limited, Suite 10, Merley House, Merley House Lane, Wimborne, Dorset, BH21 3AA is an appointed representative of The Whitechurch Network Limited, Kings Weston House, Kings Weston Lane, Bristol BS11 0UR which is authorised and regulated by the Financial Services Authority. The Whitechurch Network Limited FSA registration number is 190859.

Davidson Deem Limited permitted business is advising on and arranging mortgages.

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 The Compliance Officer, The Whitechurch Network Limited, Kings Weston House, Kings Weston Lane, Bristol BS11 0UR

By phone: Telephone 0117 3730440

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service does not consider complaints about home reversion schemes.

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

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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

(REF: WNL/14/05/08/IDD/MORT)

I acknowledge receipt of document reference WNL/14/05/08/IDD/MORT

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Name:..... **Name:**.....

Date:..... **Date:**.....