



# about our services and costs

Davidson Deem Ltd

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## 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?

### Home Finance Products

#### 1. Mortgages

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

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

### Home Finance Products

#### 1. 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?

### Home Finance Products

#### 1. 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 which we will refund to you in full.
- A fee of £            payable at the outset. We will also be paid commission from the lender.
- A fee of £            payable at the outset. If subsequently we are paid a commission from the lender, we will refund you £ when we get paid by the lender.

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 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.

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**5. Who regulates us?**

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Davidson Deem Ltd is an appointed representative of The Whitechurch Network Ltd which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 190859.

Our permitted business is Mortgages.

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.

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**6. What to do if you have a complaint**

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

...in writing                      Write to The Compliance Officer, Highway House, Station Road, Shirehampton, Bristol. BS11 9XA

... 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.

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**7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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 £50,000, so the maximum compensation is £50,000.

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

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VERSION 6

TWNL/CIDD/INS/MOR/HP/30/9/11

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