

about our services and costs



Graeme Black Financial Services
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1. The Financial Conduct Authority

The Financial Conduct Authority is the independent watchdog that regulates financial services. This document 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.
We can only offer products from a limited number of insurers for term life assurance, term critical illness insurance, non-investment whole of life insurance, income protection insurance, buildings & contents insurance and accident, sickness & unemployment insurance.
Ask us for a list of the insurers we offer insurance from.
- We can only offer term serious illness cover products from Vitality Life. We can only offer personal accident insurance from April UK.

Mortgages

- We offer a comprehensive range of mortgages from across the market but not deals that you can only obtain by going direct to a lender.
- 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 in relation to product transfers,

Second Charge Mortgages

- We offer a comprehensive range of products from across the market, but not deals that you can only obtain by going directly to the lender.
- We only offer products from a limited number of lenders.

- We do not offer these products.

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 term life assurance, term critical illness insurance, non-investment whole of life insurance, term serious illness, income protection insurance, buildings & contents insurance, accident, sickness and unemployment insurance, personal accident insurance.
- 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.

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.

Second Charge Mortgages

- We will advise and make a recommendation in relation to a second charge mortgage for you after we have assessed your needs.
- We will not advise you in relation to a second charge mortgage but can make a referral to a suitable firm to discuss your needs.

I have made you aware of the alternative finance options available to you.

4. What will you have to pay us for our services?

Insurance

- No fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Mortgages

- We will charge a Fee within the range £0 to £495.
- In addition to the above we will also be paid a procurement fee from the lender.
- The fee charged is payable on application, £100, with remainder payable on receipt of an offer.

The amount we will charge is dependent on the amount of research and administration that is required.

You will receive a mortgage 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

5. Who regulates us?

Graeme Black Financial Services is an appointed representative of First Complete Limited, No.2 Methuen Park, Bath Road, Chippenham, Wiltshire SN14 0GB, which is authorised and regulated by the Financial Conduct Authority. First Complete Ltd's Financial Conduct Authority Register number is 435779.

First Complete Ltd's permitted business is advising on and arranging mortgages and non-investment insurance contracts.

You can check this on the [Financial Services Register](#) by visiting the Financial Conduct Authority's website www.fca.org.uk/firms/systems-reporting/register or by contacting the Financial Conduct Authority on 0800 111 6768 (freephone)

6. What to do if you have a complaint

What to do if you have a complaint?

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

-in writing: Complaints Department, First Complete Limited, Newcastle House, Albany Court, Newcastle Business Park, Newcastle upon Tyne NE4 7YB
-by phone: Telephone: 0191 233 4685
-by email: mbcomplianceteam@lslps.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.

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 with no 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.
