

keyfacts[®]

about our services



Capelin Financial Management Limited

2 Thimble Lane, 1678 High Street, Knowle,
Solihull, West Midlands. B93 0LY. T: 01564 200 304
E: office@capelin.co.uk W: www.capelin.co.uk

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies.
Ask us for a list of the companies and products we offer.
- We only offer products from a single group of companies
- We only offer our own products.
Ask us for a list of the companies and products we offer.

Insurance

- We offer products from a range of insurers for life assurance, critical illness, income protection and other insurances of the person.
- We only offer products from a limited number of insurers.
Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer
We only offer our own products for non-investment insurance contracts.

Mortgages

- We offer mortgages from the whole market.
 - 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 a limited range of the mortgages from a single lender.
We only offer our own mortgages.
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3. Which service will we provide you with?

Investment

- 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

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for life assurance, critical illness and income protection products and insurances of the person. .
- You will not receive advice or a recommendation from us for non-investment insurance contracts. 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 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.
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4. What will you have to pay us for our services?

Investment

- Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.
- We will tell you how we get paid, and the amount, before we carry out any business for you.

Insurance

- A fee for services provided for non-investment insurance contracts.
- No fee for life assurance, critical illness, income protection products and insurances of the person. We will be remunerated by the product provider.

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

Mortgages

- No fee. We will be paid by commission from the lender.
- A fee of £250 payable at the outset. We will also be paid commission from the lender.
- A Fee of £250 payable at outset and a further fee payable when you apply for a mortgage. Typically, further fee is equivalent to 2% of the mortgage amount, subject to a minimum of £1000. We will offset this further fee against any commission received from the lender.

You will receive a key facts illustration when considering a particular mortgage, or further information about a particular home reversion scheme, 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:

- A full refund if the lender rejects your application.
 - A refund if your application falls through.
 - No refund if you decide not to proceed.
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5. Who regulates us?

Capelin Financial Management Limited is authorised and regulated by the Financial Services Authority. Our FSA register number is 232070.

Capelin Financial Management Limited's permitted business is advising on and arranging investments, insurance and mortgages. This includes life assurance and critical illness protection, pensions, mortgages, investments in authorised collective investment schemes, Personal Equity Plans, Individual Savings Accounts and other savings and investment plans.

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, Capelin Financial Management Limited, 2 Thimble Lane, 1678 High Street, Knowle, Solihull, West Midlands. B93 0LY

....by phone Telephone 01564 200304

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.

Investment

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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.
