



## About our services

Options Strathclyde

2<sup>nd</sup> Floor 90 Main Street  
Rutherglen  
Glasgow  
G73 2HZ

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### 1. The Financial Services Authority (FSA)

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

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### 2. Whose products do we offer?

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#### Investment

- We offer products from the whole market
- We only offer products from a limited number of companies
- We only offer products from a single company.

#### Insurance

- We offer products from a range of insurers for Term Assurance, Critical Illness, Private Medical Insurance, Long Term Care, Mortgage Payment Protection and Household Insurance
- We only offer products from a limited number of insurers for Term Assurance, Critical Illness, Private Medical Insurance, Long Term Care, Mortgage Payment Protection and Household Insurance.
- We only offer products from a single insurer.

#### 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.

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

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#### Investment

- We will advise and make 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 Term Assurance, Critical Illness, Private Medical Insurance, Long Term Care, Mortgage Payment Protection and Household Insurance
- You will not receive advice or a recommendation from us for Term Assurance, Critical Illness, Private Medical Insurance, Long Term Care, Mortgage Payment Protection and Household Insurance. 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 you will have to pay us for our services?**

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### **Investment**

- Before we provide you with advice, we will give you our key facts 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
- No Fee for Term Assurance, Critical Illness, Private Medical Insurance, Long Term Care, Mortgage Payment Protection and Household Insurance.

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

### **Mortgages**

- No Fee.
- A Fee of up to £3000 will be payable on completion of your mortgage. The amount

charged will be dependant on your personal circumstances. Our typical fee is £250. We will also be paid commission by the lender.

A Fee and we will refund any commission received from the lender to you.

You will receive a key facts illustration when considering a particular mortgage, which will tell you any fees relating to it.

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## 5. Who regulates us?

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*Options Strathclyde* is an appointed representative of Personal Touch Financial Services Ltd, which is authorised and regulated by the Financial Services Authority. Personal Touch Financial Services Ltd FSA Register number is 187834.

Personal Touch Financial Services Ltd permitted business is to arrange transactions in Investment and Pension policies, mortgages, lifetime mortgages and general insurance.

You can now 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:

**In Writing** – Write to the Complaints Manager, Personal Touch Financial Services Ltd, Trinity House, Trinity Park, Solihull Birmingham B37 7ES.

**By Phone** – Telephone 01217671150.

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 you 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.

### Investment

Most types 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

### 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.