



about our services and costs

Warr & Co Chartered Accountants

Mynshull House, 78 Churchgate, Stockport,
Cheshire, SK1 1YJ

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?

Insurance

- We offer products from a range of insurers for life insurance, critical illness insurance & income protection insurance
- We only offer products from a limited number of insurers.
- We only offer products from Paymentsshield for Buildings and Contents Insurance and Accident Sickness and Unemployment Insurance.

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?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for life insurance, critical illness insurance, income protection insurance, buildings and contents insurance and accident sickness and unemployment 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.

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

Insurance

- A fee.
- No fee for life insurance, critical illness insurance, income protection insurance, buildings and contents insurance and accident sickness & unemployment insurance.

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 commission from the lender.

A fee of £399 + VAT payable upon the issue of a satisfactory mortgage offer. We may also be paid commission from the lender. Where this occurs this will be fully disclosed and retained by us.

A fee of £125 + VAT per hour based upon the amount of time incurred. An invoice will be issued on production of a satisfactory mortgage offer although regular invoices will be raised if there is unforeseen delay in the mortgage advice process. We may also be paid commission from the lender. Where this occurs this will be fully disclosed and refunded to you once received from 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 in any circumstances.

5. Who regulates us?

Warr & Co Chartered Accountants, Mynshull House, 78 Churchgate, Stockport, SK1 1YJ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 169591.

Our permitted business is advising and arranging mortgages and non-investment insurance contracts.

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 Mr. T. V. Warr - Complaints Officer, Warr & Co. Chartered Accountants, Mynshull House, 78 Churchgate, Stockport, Cheshire SK1 1YJ

By phone: Telephone 0161 477 6789

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.

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.
