

About our Insurance and Mortgage services

Way Better Finance is a trading name of Access Financial Services Ltd.
8 St. James's Square London SW1Y 4JU

1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. This document is designed by the FCA 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	
<input checked="" type="checkbox"/>	We offer products from a range of insurers for Protection & General Insurance.
<input type="checkbox"/>	We only offer products from a limited number of insurers.
<input type="checkbox"/>	We only offer product from a single insurer.

First Charge Mortgages	
<input type="checkbox"/>	We are not limited in the range of first charge mortgages we will consider for you.
<input checked="" type="checkbox"/>	We offer a comprehensive range of first charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender. We offer products for personal & business purposes.
<input type="checkbox"/>	We only offer first charge mortgages from a limited number of lenders. We will provide you with a list of the lenders we use.
<input type="checkbox"/>	We only offer first charge mortgages from a single lender.

Second Charge Mortgages	
<input type="checkbox"/>	We are not limited in the range of second charge mortgages we will consider for you.
<input checked="" type="checkbox"/>	We offer a comprehensive range of second charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender. We offer products for personal & business purposes.
<input type="checkbox"/>	We only offer second charge mortgages from a limited number of lenders. We will provide you with a list of the lenders we use.
<input type="checkbox"/>	We only offer second charge mortgages from a single lender.

3. Which service will we provide you with?

Insurance	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs for Life Assurance, Income Protection and Buildings\Contents.

<input type="checkbox"/>	You will not receive advice or a recommendation from us for Life Assurance, Income Protection or Buildings\Contents. 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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First Charge Mortgages	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	You will not receive a recommendation from us. You have decided to select your own product and we have explained the implications of this. You will receive an illustration which will tell you about any fees relating to a particular product.

Second Charge Mortgages	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	You will not receive a recommendation from us. You have decided to select your own product and we have explained the implications of this. You will receive an illustration which will tell you about any fees relating to a particular product.

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

Mortgages	
<input checked="" type="checkbox"/>	We will retain commission from the Lender.
<input checked="" type="checkbox"/>	A fixed fee of £295.00 payable on application A fixed fee of £495.00 payable on receipt of offer. For example on a loan of £150,000 you would be charged a fee of £790.00

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.

Insurance	
<input checked="" type="checkbox"/>	We will retain commission from the insurer.
<input type="checkbox"/>	A fee.

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

If we charge you a fee, and your mortgage does not go ahead, you will receive:	
<input type="checkbox"/>	A full refund
<input type="checkbox"/>	A partial refund.
<input checked="" type="checkbox"/>	No refund

5. Who regulates us?

Access Financial Services is authorised and regulated by the Financial Conduct Authority. FCA Register number 301173.

Access Financial Services permitted business is advising and arranging on insurance and regulated mortgages.

You can check this on the Financial Services Register by visiting www.fsa.gov.uk/register or by contacting the FCA on 0800 111 6768.

Fees for our services

If commission is paid from a recommended product and it is cancelled, after the cancellation period, and this results in commission having to be repaid then we reserve the right to seek payment of that amount directly from you.

6. What to do if you have a complaint

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

In writing: Write to Access Financial Services, 8 St. James's Square, London, SW1Y 4JU

By phone: Telephone 0800 999 3939

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 90% of the claim with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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

Mortgage

Mortgage advising and arranging is covered up to a maximum limit of £50,000

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