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## **1. The Financial Conduct Authority (FCA)**

The FCA is the 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**

- We offer products from a range of insurers for Life Insurance, Income Protection Insurance and Critical Illness Cover
- We only offer products from a limited number of insurers for Whole of Life Assurance
- We only offer products from Paymentsshield for Mortgage Payment Protection Insurance.
- We offer products from a range of insurers for Buildings & Contents

### **Mortgages**

- We offer a comprehensive range of mortgages from across the market, but not deals that you can obtain by going directly to the lender.
- We only offer mortgages from a limited number of lenders. Ask us for a list of lenders we offer mortgages from.
- 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 Term Assurance, Income Protection Insurance, Critical Illness Cover, Buildings & Contents and Mortgage Payment Protection 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 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 this service?**

### **Insurance**

- A fee of
- No fee
- You will receive a quotation which will tell you about any other fees relating to any particular insurance policy

## **Mortgages**

- No fee will be charged. We will be paid a procurement fee from the lender.
- The commission from the lender will be paid to you
- You may be charged a fee between £495 and 1.0% of the loan amount depending on your circumstances. Our typical fee is 0.5% of the loan amount. Example – if your loan amount is £100,000 our typical fee would be £500, although this could range from £495 to £1000.  
In addition to the fee above we will also be paid a procurement fee from the lender.
- The fee charged is payable on completion of the mortgage.
- The fee charged is payable upon receipt of suitable advice and recommendation.
- The fee is charged at the outset.

You will receive a key facts illustration which will tell you about any fees relating to a particular mortgage.

## **Refund of fees**

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund
- A refund of £x
- A refund if your application fails to complete or is declined at initial underwriting stage
- No refund if you decide not to accept my recommendation or you withdraw the application.
- No refund

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## **5. Who regulates us?**

Caboodle Financial Services Ltd is an Appointed Representative of Pink Home Loans, Shire House, Birmingham Road, Lichfield, Staffs, WS14 9BW. Pink Home Loans is a trading name of Advance Mortgage Funding Limited, which is authorised and regulated by the Financial Conduct Authority. Advance Mortgage Funding Limited's FCA Register Number is 305008

Advance Mortgage Funding Limited's permitted business is

- Advising on and Arranging regulated mortgage contracts and;
- Advising on and Arranging general insurance and pure protection products

You can check this on the Financial Services Register by visiting the FCA's website [www.FCA.org.uk/register/](http://www.FCA.org.uk/register/) or by contacting the FCA on 0800 111 6768.

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## **6. What to do if you have a complaint**

If you wish to register a complaint, please contact us

- .... in writing      Write to: Compliance Team, Pink Home Loans, Shire House,  
Birmingham Road, Lichfield, Staffordshire, WS14 9BW
- .... by phone      Telephone 0844 472 4010

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 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** advising and arranging is covered for 90% of the claim, without any upper limit.

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

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