



about our services

Maxco Financial Limited
Festival House
Jessop Avenue
Cheltenham
Gloucestershire
GL50 3SH

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 offer products from a range of insurers for Buildings & Contents.
- We offer products from a range of insurers for Mortgage Payment Protection Insurance.
- We only offer products from Aviva for Private Medical Insurance.

Mortgages

- We offer a comprehensive range of mortgages from across the market, but not deals that you can obtain by going direct 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 Life Insurance, Income Protection Insurance, Critical Illness Cover, Buildings and Contents, Mortgage Payment Protection Insurance and Private Medical 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.
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4. What will you have to pay us for this service?

Insurance

- 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 procuration fee from the lender.
- A fee of £500.00 will be charged.
- In addition to the above we will also be paid a procuration fee from the lender.
- The fee charged is payable on mortgage offer.

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:

- No refund.
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5. Who regulates us?

Maxco Financial 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 FCA's Register by visiting the FCA's website www.FCA.org.uk/register/ or by contacting the FCA on 0800 111 6768.

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.

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.
