



about our services and costs

Who's Lending?

Kempton House
Dysart Road
Grantham
Lincolnshire
NG31 7LE

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 products from a range of insurers.
- We only offer products from a limited number of insurers for all non-investment insurance contracts that we deal with; ask us for a list of the products we offer. Ask us for a list of the insurers we offer insurance from.
- 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.

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, family Income Benefit, Critical Illness Cover, Income Protection, Mortgage Payment Protection and Whole of Life Insurance.
- You will not receive advice or a recommendation from us for Buildings and Contents 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 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 advising on and arranging all none investment insurance contracts we deal with.

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 £499 payable on completion of the mortgage. We may also receive commission 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.

5. Who regulates us?

Who's Lending? is a trading style of Payplan Financial Services Ltd., Kempton House, Dysart Road, Grantham, Lincolnshire, NG31 7LE which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302801.

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

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 Complaints Department, Who's Lending?, Kempton House, Dysart Road, Grantham, Lincolnshire, NG31 7LE.

...by phone: Telephone 0800 587 0652.

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 any claim, without any upper limit.

Mortgages

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

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