



about our services and the cost of our services

Gent & Craig Insurances Limited

81 High Street
BANGOR
Co Down
BT20 5BD

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Investments, Insurance and Home Finance Products

- We offer products from the whole market.

3. Which service will we provide you with?

Investments, Insurance and Home Finance Products

- We will advise and make a recommendation for you after we have assessed your needs. We offer an initial discussion (without charge) when we will describe our services more fully and explain the payment options. If you decide to go ahead, we will:
- gather and analyse personal information about you, your finances, your needs and objectives;
 - recommend and discuss any action we think you should take and, with your agreement, arrange relevant investments for you.

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

Investments

- Paying by fee.** Whether you buy a product or not, you will pay us a fee for our advice and services. If we also receive commission from the product provider when you buy a product, we will pass on the full value of that commission to you in one or more ways. For example, we could reduce our fee; or reduce your product charges; or increase your investment amount; or refund the commission to you.
- Paying by commission (or product charges).** If you buy a financial product, we will normally receive commission on the sale from the product provider. Although you pay nothing up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. These charges reduce the amount left for investment. If you buy direct, the product charges could be the same as when buying through an adviser, or they could be higher or lower. We will tell you how much the commission will be before you complete an investment, but you may ask for this information earlier.
- We may reduce our fee to offset any commission received.**

If you choose the fee option

We will agree the rate we will charge before beginning work. We will tell you if you have to pay VAT.

Our typical charges are:

Director	£200 per hour
Financial adviser	£150 per hour
Administration	£45 per hour

You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first.

Insurance

- No fee for advising and arranging pure protection products or general insurance contracts. We will inform you how we get paid, and the amount, before we carry out any business for you.

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

Home Finance Products

1. Mortgages

- No fee. We will be paid by commission from the lender.
- A fee of £250 on application of your Mortgage. We may also be paid commission from the lender/company.

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:

- A full refund if the lender/company rejects your application
- A refund if your application falls through
- No refund if you decide not to proceed.

5. Who regulates us?

- Gent & Craig Insurances Limited** is authorised and regulated by the Financial Services Authority. FSA Register number is 474850.
- Our permitted business is advising and arranging on investments, insurance and regulated 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.

6. What to do if you have a complaint

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

In writing to Compliance Director, Gent & Craig Insurances Ltd, 81 High Street Bangor
Co. Down BT20 5BD or by telephone 02891 457060,

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.

Investment

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000, so the maximum compensation is £48,000.

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 or

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Home Finance Products

1. Mortgages and Home Purchase Plans

Mortgage and Home Purchase Plan 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.
