



about our mortgage services



Arch Financial Planning Limited
Arch House
The Common
Cranleigh
Surrey
GU6 8RZ

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1. The Financial Services Authority (FSA)

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

2. Whose mortgages do we offer?

- 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
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3. Which service will we provide you with?

- 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?

- No fee.
 - A fee of £ 300 payable at the outset (that is, when a mortgage application is completed). We may also be paid commission from the lender.
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You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

5. 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 rejects your application, provided that the information supplied by you on the mortgage application was entirely accurate.
 - A refund of £ Nil if the purchase falls through.
 - No refund if you decide not to take out a mortgage.
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