



about our services and costs

EASBY GALE & PHILLIPSON

TRINITY HOUSE, THURSTON ROAD,
NORTHALLERTON, NORTH YORKSHIRE DL6 2NA

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 a range of insurers for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance and Income Protection Insurance.
- We only offer products from a limited number of insurers for Buildings and Contents, Accident Sickness and Unemployment insurance. Ask us for a list of the insurers from whom we offer insurance.
- 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.
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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, Mortgage Payment Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment 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 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.
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4. What will you have to pay us for our services?

Insurance

- A fee.
- No fee for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment Insurance.

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 by commission from the lender.
- A fee of £195 + VAT in respect of a standard straightforward transaction payable when you agree to our research into your current mortgage options. We may also be paid commission by the lender.
- A fee of £495 + VAT in respect of a non-standard transaction payable when you agree to our research into your current mortgage options. We may also be paid commission by the lender. In these cases, more time will be spent due to clients not meeting lenders' standard criteria.
- A fee of 0.5% of the amount of the mortgage + VAT (subject to a minimum of £1000) payable when you agree to our research into your current mortgage options. We shall rebate to you any commission paid to us by the lender.

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, there will be no refund in any circumstances.

5. Who regulates us?

Easby Gale & Phillipson is a trading name of Gale & Phillipson (Life & Pensions) Ltd of Trinity House, Thurston Road, Northallerton, North Yorkshire DL6 2NA which is authorised and regulated by the Financial Services Authority. Gale & Phillipson (Life & Pensions) Ltd's FSA Register number is 142752.

Gale & Phillipson (Life & Pensions) Ltd's permitted business is advising on and arranging Investments, Pensions, 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: The Compliance Director at Easby Gale & Phillipson, Trinity House, Thurston Road, Northallerton DL6 2NA

....by phone: 01609 760960

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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Mortgages

Mortgage 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 the compensation scheme is available from the FSCS.