



# about our services

Think Finance.com Ltd

Think Finance.com Ltd  
258 Belsize Road  
Lodnon  
NW6 4BT

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## 1. The Financial Services Authority (FSA)

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The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

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## 2. Whose products do we offer?

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### Insurance

- We offer products from a range of insurers for Protection: Life Insurance, Permanent Health Insurance, Critical Illness Cover, Private Medical Insurance
- We only offer products from a limited number of insurers General Insurance: Building and Content, Accident Sickness and Unemployment, Mortgage Payment Protection Insurance. Ask us for a list of the insurers we offer insurance from.
- We only offer product from a single insurer

### Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
- We only mortgages from a single lender.

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## 3. Which service will we provide you with?

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### Insurance.

- We will advise and make a recommendation for you after we have assessed your needs for Protection: Life Insurance, Permanent Health Insurance, Critical Illness Cover, Private Medical Insurance, Building and Content, Accident Sickness and Unemployment, Mortgage Payment Protection 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.
- 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 our services?

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### Insurance

- A fee
- No fee

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

### **Mortgages**

No fee.

A fee of up to 1% of the loan amount. For example, on a £100000 mortgage where a 1% fee is being charged, this would equate to £1000. This fee is payable on completion. We also charge £200.00 administrative fee, payable on application. We will also be paid 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.

### **Refund of fees**

If we charge you a fee, and your mortgage does not go ahead, you will receive:

A full refund

No refund.

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## **5. Who regulates us?**

[ThinkFinance.com Ltd is authorised and regulated by the Financial Services Authority. Our FSA Register number is 474540.

Thinkfinance.com Ltd's permitted business is advising on and arranging mortgages and non-investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## **6. What to do if you have a complaint**

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

In writing Thinkfinance.com Ltd, 258 Belsize Road, London, NW6 4BT

By phone Telephone 02076045834 If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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## **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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% 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 compensation scheme arrangements is available from the FSCS.

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