



PO Box 332

Bushey
Hertfordshire
WD23 3XZ

Flexible Finance Online

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 products do we offer?

Mortgage

- We offer mortgages from the whole of the market
- We only offer mortgages from a limited number of lenders.
- We only offer mortgages from.

Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers for:
Pure Protection
Household Insurance
Payment Protection
Income Protection
Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

Mortgage

- 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.

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for:
Pure Protection
Household Insurance
Payment Protection
Income Protection
- 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.

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

Mortgage

- No fee
- Consultation Fee
- Application Fee - A fee of £295.00 charged when you apply for your mortgage
- Offer Fee
- Completion Fee - A fee of 1% of the loan amount when your mortgage completes. For example on a loan of £100,000 the fee payable would be £1,000.00. The amount you pay will not exceed £5,000.00 or be below £1.00
- We may also be paid commission 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.

Insurance

- A fee
- No fee
- You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Refund of fees

- If we charge you a fee, and your mortgage does not go ahead, you will receive:
- Consultation Fee
- Application Fee - For the £295.00 fee charged when you apply for your mortgage, No Refund.
- Offer Fee
- Completion Fee - The 1% of loan fee when your mortgage completes, No Refund.

6. Who regulates us?

Flexible Finance Online is an appointed representative of Network Data Ltd, Botleys Mansion, Stonehill Road, Chertsey, Surrey, KT16 0AX which is authorised and regulated by the Financial Services Authority. Network Data Ltd's FSA Registration number is 300391.

Network Data Ltd's permitted business is:

Pure Protection
Household Insurance
Payment Protection
Income Protection
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.

7. What to do if you have a complaint

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

In writing; Write to Flexible Finance Online Complaints Department, Network Data Ltd, Electra House, Crewe Business Park, Crewe, Cheshire, CW1 6WZ.

By phone; 01270 539950

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

8. 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 advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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.