

Terms of Business Disclosure - about our services and costs

Barnden Financial Services Ltd

Moville, Galt Rd, Farlington, Portsmouth, Hampshire, PO6 2AA

Email: info@barndenfinancial.co.uk Phone: 023 9231 8050

About us

This document has been designed by us to help you consider the services we offer you. It explains the type of advice we may give you and how you will pay for it. Please take the time to read this carefully and ask us if there is anything you do not understand.

We are an intermediary and are authorised and regulated by the Financial Conduct Authority. FS Number: 539980. Our permitted business is advising and arranging on Mortgages and Non-investment linked Insurances. You can check this on the Financial Services Register by visiting the website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768 (Freephone) or 0300 500 8082.

Some of the products we offer are not regulated by the Financial Conduct Authority
Please ask for more information

Services offered

Non-investment Insurance Products

We act as introducer only for Buildings & Contents insurance and introduce with your consent to Uinsure

We act as introducer only for Life assurance, Critical Illness insurance and Income Protection, and introduce with your consent to Pure Protect.

You are under no obligation, and free to source your own insurance products if you prefer.

Mortgage Products

We offer the following types of mortgage:
First Charge Mortgages, Buy to Let Mortgages – both Consumer and Business

We offer mortgages from a comprehensive range across the market.

We do not offer deals that you can obtain by going direct to a lender or second charge mortgages. We act as introducer only for second charge mortgages and with your consent introduce to Complete Financial Services.

If you are borrowing more money you should be aware that other forms of finance may be available such as a further advance from your existing lender, a second charge mortgage or an unsecured loan.

Which service will we provide you with

Mortgages products

We will advise and make a recommendation for you after we have assessed your needs

Our fees & how we are paid

Insurance

We will receive commission for any insurance referral, should you accept the policy offered. Unisure or Pure protect will provide you with a quotation which will tell you about any other fees relating to any particular insurance policy.

Mortgages

A fee of £395 will be payable upon on application to the Lender. We will also be paid commission from the lender

You will receive an illustration when considering a particular mortgage, which will tell you about any fees relating to it and the actual amount of commission we will be paid.

You have the right to request an illustration for any regulated mortgage product which we can offer. You also have the right to ask us for the commission paid by the different lenders available to us.

Refund of Fees

Mortgages

If we charge you a fee and this has been paid but your mortgage does not proceed you will receive no refund.

What to do if you have a complaint

If you wish to register a complaint, please contact: Compliance Director, Barnden Financial Services Ltd, Merville, Galt Road, Portsmouth, Hants, PO6 2AA. Or Email: paul@barndenfinancial.co.uk or telephone us on 023 9231 8050. A copy of our complaints procedures is available on request. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). More information on the Financial Ombudsman Service can be found here: www.financial-ombudsman.org.uk

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. Further information about compensation scheme arrangements is available from the FSCS. www.fscs.org.uk