

GK Consultancy Services  
Limited

Premier House  
3 Pembroke Gardens  
Hove  
East Sussex  
BN3 5DY

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA 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 Buildings & Contents, Term assurance, Accident/Sickness & Unemployment. |
|   | We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.   |
|   | We only offer products from a single insurer.  |

#### Mortgages

- |   |   |
|---|---|
| ✓ | We offer a comprehensive range of mortgages from across the market, but not deals you can only obtain by going direct to a lender |
|   | We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.               |
|   | We only offer mortgages from a single lender.   |

### 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 ..   |
|   | You will not receive advice or a recommendation from us for .. 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.           |
|   | We are providing an Execution-Only service and you will not receive a recommendation from us. |

**4. What will you have to pay us for our services?****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 - We will be paid by commission from the lender.
	A fee of £950.00 payable on application with any commission received from the lender rebated back to you.
x	A fee of £495.00 payable at the outset. We will 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.

**5. Who regulates us?**

GK Consultancy Services Limited, Premier House, 3 Pembroke Gardens, Hove, East Sussex, BN3 5DY is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 475401.

Our permitted business is advising on and arranging mortgages and non-investment insurance business. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

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

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

...in writing	Write to: GK Consultancy Services Limited, Complaints Department, Premier House, 3 Pembroke Gardens, Hove, East Sussex, BN3 5DY
...by phone	Telephone: 01273823100

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 90% of the claim, without any upper limit.  
or  
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 up to a maximum limit of £50,000.  
Further information about compensation scheme arrangements is available from the FSCS.