



## about our services

### Next Loans

130 Castle Street  
Edgeley  
Stockport  
SK3 9JH

#### 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?

##### Insurance

	We offer products from a range of insurers.
✓	We only offer products from a limited number of insurers for Buildings and contents, Life, Critical Illness, Mortgage payment protection , Accident sickness hospitalisation and unemployment .. Ask us for a list of the insurers we offer insurance from.
	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. 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 Buildings and contents, Life, Critical Illness, Mortgage payment protection , Accident sickness hospitalisation and unemployment.
✓	You will not receive advice or a recommendation from us for Buildings and contents, Life, Critical Illness, Mortgage payment protection , Accident sickness hospitalisation and unemployment. 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.

#### 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 up to £1000.00 payable on completion. The actual fee will depend on your individual mortgage requirements, and will be confirmed in writing to you. 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?

Next Loans, 130 Castle Street, Edgeley, Stockport, SK3 9JH is authorised and regulated by the Financial Services Authority. Our FSA Register number is 314893.

Our permitted business is advising on and arranging mortgages and non-investment insurance business.

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.

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

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

...in writing	Write to: Next Loans, Complaints Department, 130 Castle Street, Edgeley, Stockport, SK3 9JH
...by phone	Telephone: 0161 429 5612

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 £2000 and 90% of the remainder of the claim, without 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 arrangements is available from the FSCS.