



about our services



Arc & Co Financial Services Ltd
26 Dover Street
Mayfair
London
W1S 4LY

1.	The Financial Services Authority (FSA)
	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.
2.	Whose products do we offer?
	Insurance
<input type="checkbox"/>	We offer products from a range of insurers.
<input type="checkbox"/>	We only offer products from a limited number of insurers.
<input checked="" type="checkbox"/>	We can only offer products from Royal & Sun Alliance for buildings and contents insurance; Norwich Union for accident, sickness and unemployment insurance; and Zurich Assurance Ltd for pure protection insurance.
	Mortgages
<input checked="" type="checkbox"/>	We offer mortgages from the whole market.
<input type="checkbox"/>	We only offer mortgages from a limited number of lenders.
<input type="checkbox"/>	We only offer mortgages from a single lender.
3.	Which service will we provide you with?
	Insurance
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	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
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	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
<input type="checkbox"/>	A fee
<input checked="" type="checkbox"/>	No fee
	You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.
	Mortgages
<input type="checkbox"/>	No fee. We will be paid by commission from the lender.
<input checked="" type="checkbox"/>	A fee of a maximum of £250 or 1% of the loan amount, if greater payable on application. For example on a £100,000 mortgage, this would equate to a fee of £1000. We will also receive 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:	
<input type="checkbox"/>	A full refund
<input checked="" type="checkbox"/>	A refund of of 0-100% if the purchase falls through or you decide not to proceed
<input type="checkbox"/>	No refund

5. Who regulates us?

Arc & Co Financial Services Ltd is an appointed representative of Openwork Limited, TriCentre 3, New Bridge Square, Swindon, SN1 1HN, which is authorised and regulated by the Financial Services Authority. Openwork Limited's FSA Register number is 408285.

Openwork Limited's permitted business is advising on and arranging mortgages and general and pure protection insurance. 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.

6. Ownership

Openwork Limited's ultimate parent company is Zurich Financial Services, which is incorporated in Switzerland.

Zurich Financial Services also owns Zurich Assurance Ltd, Zurich Insurance Company and Sterling ISA Managers Limited.

7. What to do if you have a complaint
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If you wish to register a complaint, please contact us:

...in writing	Write to: Complaints Management Team, Openwork Limited, TriCentre 3, New Bridge Square, Swindon, SN1 1HN
...by phone	Telephone 0870 608 2550

Summary details of our internal complaint handling procedures are available on request from the Complaints Management Team.

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)?
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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.

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.