

keyfacts

- about our insurance services

My Personal Finances Limited

My Personal Finances Limited
Albany Business Centre
Gardeners Street
Dunfermline
KY12 0RN
Tel: 01383 741 997
Fax: 01383 745 884
www.mybrokers.co.uk

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?

- | | |
|---|--|
| ✓ | We offer products from a range of insurers. |
| | 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. |

3. Which service will we provide you with?

- | | |
|---|---|
| ✓ | 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 you will have to pay us for this service?

- | | |
|---|-------------------------------------|
| ✓ | No fee. |
| | A fee when you apply for a product. |

You will receive a quotation which will tell you about any other fees relating to it.

5. Who regulates us?

My Personal Finances Limited is an appointed representative of Accord Consultancy Limited of 27a High Street, Melton Mowbray, Leicestershire, LE13 0TS which is authorised and regulated by the Financial Services Authority. Accord Consultancy Ltd's FSA Registered number is 207522.

Accord Consultancy Limited's permitted business is advising on and, arranging non-investment insurance contracts.

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. What to do if you have a complaint

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

Write to: Lee Clifford, Managing Director, My Personal Finances Ltd
Albany Business Centre, Gardeners Street, Dunfermline, Fife, KY12 0RN.

Telephone: 01383 741 997.

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 advising and arranging for non compulsory insurance is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.