

Our mortgage and non-investment services and costs

SHK Finance Limited
trading as *Approved Mortgages and Approved Life*

Approved Mortgages
1st Floor, Unit A
Marlborough Business Centre
96 George Lane
South Woodford
E18 1GN

1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. 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?

Mortgages

We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a lender

Insurance

We offer products from a range of insurers for term assurance and critical illness cover.

We only offer products from a limited number of insurers for whole of life, income protection, private medical insurance and home insurance. A list of insurers we offer insurance from is available on request.

We only offer products from One Family for non-underwritten whole of life plans.

3. Which service will we provide you with?

Mortgages

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

You may request an illustration from your adviser whenever our firm provides you with information specific to the amount you want to borrow following assessment of your needs and circumstances

Alternative finance options

We do not offer the following alternative finance options:

- A further advance from an existing lender
- A second charge mortgage
- An unsecured loan
- Bridging finance

Insurance

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 this service?

Mortgages

- We charge a fee for our services of **up to 1%** of the mortgage amount. Please refer to your fee agreement. We will also be paid a commission from the lender.

<ul style="list-style-type: none"> You will receive an illustration when considering a mortgage, which will tell you about any fees relating to it. 						
Insurance						
<ul style="list-style-type: none"> We do not charge a fee for our service; however, if you take a policy out through us we will be paid by commission from the provider. 						
<ul style="list-style-type: none"> You will receive a quotation which will tell you about any other fees relating to any insurance policy. 						
5. Refund of our mortgage fees						
<p>There will be a full refund of any fees paid if the your mortgage does not go ahead because your lender rejected your application due to an error made by an Approved Mortgage broker.</p> <p>No refund of any fees paid will be issued if you decide not to proceed or provide information that is not accurate.</p>						
6. Who regulates us?						
<p>Approved Mortgages and Approved Life are trading styles of SHK Finance Limited who are authorised and regulated by the Financial Conduct Authority.</p> <p>Our FCA Register number is 579963</p> <p>Our permitted business is advising on and arranging investments, mortgages and insurance.</p> <p>You can check this on the FCA's Register by visiting the FCA's website http://www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.</p>						
7. What to do if you have a complaint						
<p>If you wish to register a complaint, please contact us:</p>						
<table border="0"> <tr> <td>In writing</td> <td>SHK Finance Limited 1st Floor, Unit A, Marlborough Business Centre 96 George Lane South Woodford E18 1GN</td> </tr> <tr> <td>By phone</td> <td>0208 988 5044</td> </tr> <tr> <td>By email</td> <td>complaints@shkfinance.co.uk</td> </tr> </table>	In writing	SHK Finance Limited 1st Floor, Unit A, Marlborough Business Centre 96 George Lane South Woodford E18 1GN	By phone	0208 988 5044	By email	complaints@shkfinance.co.uk
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By phone	0208 988 5044					
By email	complaints@shkfinance.co.uk					
<p>If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. http://www.financial-ombudsman.org.uk</p>						
8. Are we covered by the Financial Services Compensation Scheme (FSCS)?						
<p>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.</p> <p>(Please note that the FSCS does not cover buy to let mortgages)</p>						
Mortgages						
<p>For claims against companies declared in default from 1st January 2010. Mortgage advising and arranging is covered for 100% of the first £50,000 so the maximum compensation is £50,000 per person per firm.</p>						
Insurance						
<p>For firms declared in default on or after 3 July 2015 Protection is at 100% where claims:</p> <ul style="list-style-type: none"> (a) arise in respect of a liability subject to compulsory insurance; or (b) arise in respect of a liability subject to professional indemnity insurance; or (c) arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity including contracts for Long Term Insurance such as Long Term Care, pensions and annuities Protection is at 90% where claims arise under other types of policy with no upperlimit. 						
<p>Further information about compensation scheme arrangements is available from the FSCS. Visit www.fscs.org.uk or 0800 678 1100.</p>						