

	<p>about our services</p>
<p>Charterhouse Portfolio Management Ltd</p>	<p>Crockers Ash House, Crockers Ash, Herefordshire, HR9 6DS Tel: 01600 891040 Fax: 01600 891008 e-mail : ifa@charterman.com</p>
<p>1. The Financial Services Authority (FSA)</p>	
<p>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.</p>	
<p>2. Whose products do we offer?</p>	
<p>Investment</p>	
<input checked="" type="checkbox"/>	<p>We offer products from the whole market.</p>
<input type="checkbox"/>	<p>We only offer products from a limited number of companies. Ask us for a list of the companies and products we offer.</p>
<input type="checkbox"/>	<p>We only offer product from a single group of companies. Ask us for a list of the companies and products we offer.</p>
<p>Insurance</p>	
<input checked="" type="checkbox"/>	<p>We offer products from a range of insurers for life and health insurance.</p>
<input type="checkbox"/>	<p>We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.</p>
<input checked="" type="checkbox"/>	<p>We only offer products from Paymentsshield for buildings and contents insurance.</p>
<p>Mortgages</p>	
<input checked="" type="checkbox"/>	<p>We offer mortgages from the whole market.</p>
<input type="checkbox"/>	<p>We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.</p>
<input type="checkbox"/>	<p>We only offer mortgages from a single lender.</p>

3. Which service will we provide you with?	
Investment	
<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.
<input type="checkbox"/>	We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not: <ul style="list-style-type: none"> • Conduct a full assessment of your needs; • Offer advice on whether a non-stakeholder product may be more suitable.
Insurance	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs for life and health insurance, and for buildings and contents insurance.
<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?	
Investment	

<input checked="" type="checkbox"/>	Before we provide you with advice, we will give you our key facts guide 'about the cost of our services'.
<input type="checkbox"/>	We will tell you how we get paid, and the amount, before we carry out any business for you.
Insurance	
<input checked="" type="checkbox"/>	We may receive commission from an insurance company for arranging a policy for you. Before we provide you with advice, we will give you our key facts guide 'about the cost of our services'.
<input checked="" type="checkbox"/>	No fee for advising on buildings and contents insurance.
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.
<input type="checkbox"/>	A fee of 0.4% of the loan amount payable on completion of the mortgage; for example if you take out a loan of £100,000 you will need to pay £400 (0.4% x £100,000). In addition we may receive a procuracy fee from the lender.
<input checked="" type="checkbox"/>	A combination of mortgage lender procuracy fee and fee payable by you by negotiation subject to the firms minimum of £500.
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 checked="" type="checkbox"/>	A full refund if the lender rejects your application.
<input type="checkbox"/>	No refund if you decide not to proceed.
5. Who regulates us?	
<p>Charterhouse Portfolio Management Ltd is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300320.</p> <p>Our permitted business is advising on and arranging investments, mortgages and general insurance.</p> <p>You can check this on the FSA's Register by visiting the FSA's website</p>	

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: Charterhouse Portfolio Management Ltd, Crockers Ash House, Crockers Ash, Herefordshire, HR9 6DS

By phone: Telephone 01600 891040.

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.

Investment

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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.

Message from the Financial Services Authority

Think carefully about the products and services you need. If you want information or advice on standard mortgages, please ask.