



Yellow Stone Finance Group Ltd  
Unit 1, Verney House  
1b Hollywood Road  
London  
SW10 9HS

## **Our Services and Costs**

### **1. The Financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. 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 mortgage products from across the market. We offer first mortgages but not deals that you can only obtain direct from a Lender.

For those seeking to increase their borrowing, alternative finance options may be available and more appropriate. For example, a further advance from your existing lender or a personal loan.

#### Insurance

- ✓ We offer a comprehensive range of products from across the market. We can provide life insurance, critical illness cover, income protection and accident, sickness & unemployment cover.

### **3. Which service will we provide you with?**

#### Mortgages

- ✓ We will advise and make recommendation for you after we have assessed your needs and circumstances.

#### Insurance

- ✓ We will advise and make recommendation for you after we have assessed your needs and circumstances.

#### 4. What will you have to pay us for this service?

##### Mortgages

- ✓ A fee is chargeable and payable upon successful completion of your application. Information on the fee you will be charged is detailed below. We will also be paid commission from the lender.

Product Transfer / Further Advance	Purchase / Remortgage
£0	0.25% of the Net Loan amount
Complex Mortgages*	
1% of the Net Loan amount	

The maximum fee we will charge for a standard Regulated Mortgage is £1275.00; the minimum fee is £500, for complex cases the maximum is £2750.00. We will always confirm the level of fees applicable to the mortgage we are recommending.

(an example of a complex case could be where multiple properties are involved in the raising of funds or where multiple properties are being purchased at the same time)

If you wish to pay this fee by bank transfer, you will need to request the details. You are advised that the bank account number will always end \*\*\*\*3925.

You will receive an Illustration when considering a particular mortgage, which will tell you about any fees relating to it.

#### Insurance

- ✓ We do not charge a fee for arranging Insurance, we will receive a commission from the provider for any insurance policy placed on risk.

#### Refund of fees

- ✓ As we charge our fees on completion of your transaction, you will not be charged if your application does not go ahead:

#### 5. Who regulates us?

Yellow Stone Finance is a Trading Style of Yellow Stone Finance Group Ltd which is authorised and regulated by the Financial Conduct Authority. FCA Register number is 814533.

Yellow Stone Finance permitted business is advising and arranging on mortgages, General and pure Protection, Life Insurance and Non-Investment Business Finance contracts.

You can check this information on the FCA register by visiting their website at [www.FCA.gov.uk/register](http://www.FCA.gov.uk/register) or by contacting the FCA on 0800 111 6768.

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

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

...in writing      Write to the Complaints Department, Yellow Stone Finance, Unit 1 Verney House,  
1b Hollywood Road, London, SW10 9HS.

...by phone      Telephone 0203 824 2275

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Further information is available from their website <http://www.financial-ombudsman.org.uk>.

## **7. Financial Services Compensation Scheme**

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 for 90% of the claim, with no upper limit.

### **Mortgages**

Mortgage advising and arranging is covered up to a maximum limit of £85,000.

Further information is available from their website <https://www.fscs.org.uk/>