



about our services



Beech House, Hackness Road, Northminster
Business Park, Upper Poppleton, York
YO26 6QR
Tel: 01904 783996 Fax: 01904 786000
Email: info@simmondsford.com
Website: www.simmondsford.com

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?

Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- We only offer products from a single group of companies.

Insurance

- We offer products from a range of insurers for Protection Plans such as Term and Life Insurance, Health insurance and Private Medical Insurance.
- We only offer products from a limited number of insurers for Protection Plans such as Term and Life Insurance, Health insurance and Private Medical Insurance.
- We only offer products from a single insurer.

3. Which service will we provide you with?

Investment

- 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.
- We will provide basic advice on a limited range of stakeholder products in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
 - Conduct a full assessment of your needs;
 - Offer advice on whether a non-stakeholder produce may be more suitable

Insurance

We will advise and make a recommendation for you after we have assessed your needs for Protection Plans such as Term and Life Insurance, Health insurance and Private Medical Insurance.

You will not receive advice or a recommendation from us Protection Plans such as Term and Life Insurance, Health insurance and Private Medical Insurance. 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

Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.

We will tell you how we get paid, and the amount, before we carry out any business for you.

Insurance

A minimum fee of £200 will be charged for arranging Term, Life & Health and private medical insurance products which will be offset against any commission received.

No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Simmonds Ford Ltd Beech House, Hackness Road, Northminster Business Park, Upper Poppleton, York YO26 6QR is authorised and regulated by the Financial Services Authority. Our FSA register number is 120794.

Our permitted business is advising on and arranging savings and investment products, pensions including pension transfers and 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 do you do if you have a complaint?

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

In writing: Write to Simmonds Ford Ltd, Beech House, Hackness Road, Northminster Business Park, Upper Poppleton, York YO26 6QR

By phone: Tel: 01904 783996

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.

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

Version 3 – last updated 1/4/07