



# About Our Services



**KELLANDS (Northern Ireland) Ltd**  
**212-218 Upper Newtownards Road**  
**Belfast BT4 3ET**

## 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?

<b>Investment</b>	We offer products from the whole market.	✓
	We only offer products from a limited number of companies. Ask us for a list of the companies and products we offer.	
	We only offer products from a single group of companies. Ask us for a list of the products we offer.	
<b>Insurance</b>	We offer products from a range of insurers for term assurance, private health insurance, private medical insurance, critical illness insurance, waiver of premium insurance, payment protection insurance.	✓
	We only offer products from a limited number of insurers for term assurance, private health insurance, private medical insurance, critical illness insurance, waiver of premium insurance, payment protection insurance. Ask us for a list of the insurers we offer insurance from.	
	We only offer our a products from a single insurer for term assurance, private health insurance, private medical insurance, critical illness insurance, waiver of premium insurance, payment protection insurance.	
<b>Mortgages</b>	We offer mortgages from the whole market.	✓
	We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.	
	We only offer mortgages from a single lender.	

### 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 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"> <li>Conduct a full assessment of your needs;</li> <li>Offer advice on whether a non-stakeholder product may be more suitable</li> </ul>	
Insurance	We will advise and make a recommendation for you after we have assessed your term assurance, private health insurance, private medical insurance, critical illness insurance, waiver of premium insurance, payment protection insurance needs.	✓
	You will not receive advice or a recommendation from us for term assurance, private health insurance, private medical insurance, critical illness insurance, waiver of premium insurance, payment protection 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.	
Mortgages	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 mortgages 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 for this service?

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 fee will be charged of £X for term assurance, private health insurance, private medical insurance, critical illness insurance, waiver of premium insurance, payment protection insurance	
	No fee will be charged for term assurance, private health insurance, private medical insurance, critical illness insurance, waiver of premium insurance, payment protection insurance	✓
	<i>You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.</i>	
Mortgages	No fee. We will be paid by commission from the lender / packager.	
	A minimum fee of £395.00 will be payable from yourself at the outset/on completion of the mortgage and we will be paid a fee directly from the mortgage lender/mortgage packager. The fee will depend on individual circumstances.	✓
	<i>You will receive a keyfacts illustration when considering a particular mortgage which will tell you about any fees relating to it.</i>	
Refund of Fees	<b>If we charge you a fee and your mortgage does not go ahead you will receive:</b>	
	A full refund of Kellands (Northern Ireland) Ltd fee, at the discretion of the Managing Director if your application is rejected by the Lender. However, if you decide to withdraw./cancel your application for any reason, there will be no refund of Kellands (Northern Ireland) Ltd fee payable.	✓
	<i>The keyfacts illustration will give additional details of the lender/packager's own fees payable and refund policy in the event of cancellation, withdrawal or rejection of your product application.</i>	

## 5. Who regulates us?

Our permitted business is Investments, Life Policies, \*Mortgages, Pensions, \*Pension Transfers and \*Opt Outs  
You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or  
by contacting the FSA on 0845 606 1234