

	<p>about our services</p>
<p>Stewart Hastie &amp; Co</p>	<p>17 Elmbank Street Glasgow G2 4PB</p>
<p><b>1. The Financial Services Authority (FSA)</b></p>	
<p>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.</p>	
<p><b>2. Whose products do we offer?</b></p>	
<p><b>Investment</b></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.</p>
<input type="checkbox"/>	<p>We only offer products from a single company.</p>
<p><b>Insurance</b></p>	
<input checked="" type="checkbox"/>	<p>We offer products from a range of insurers for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance and Permanent Health Insurance.</p>
<input checked="" type="checkbox"/>	<p>We only offer products from a limited number of insurers for Buildings and/or Contents Insurance, and Accident, Sickness and Unemployment Insurance. Ask us for a list of companies and products we offer.</p>
<input type="checkbox"/>	<p>We only offer products from a single insurer.</p>
<p><b>Mortgages</b></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</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"><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

<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance and Accident, Sickness and Unemployment 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 keyfacts 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.

<b>Insurance</b>	
<input type="checkbox"/>	A fee.
<input checked="" type="checkbox"/>	No fee for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	
<b>Mortgages</b>	
<input checked="" type="checkbox"/>	No fee. We will be paid by commission from the lender.
<input checked="" type="checkbox"/>	A fee of 0.4% of the loan amount subject to a minimum of £300 for arranging the mortgage, payable on confirmation of the mortgage offer, for example if you take out a loan of £100,000 you will need to pay £400. If you choose this option we will refund to you any commission we earn from the lender
<input checked="" type="checkbox"/>	A minimum fee of £300 for arranging the mortgage payable on completion. This will be offset against any commission we may receive from the lender.
You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.	
<b>Refund of fees</b>	
If we charge you a fee, and your mortgage does not go ahead, you will receive:	
<input type="checkbox"/>	A full refund.
<input checked="" type="checkbox"/>	No refund if you decide not to proceed.
<b>5. Who regulates us?</b>	
<p>Stewart Hastie &amp; Company, 17 Elmbank Street, Glasgow, G2 4PB are authorised and regulated by the Financial Services Authority. Our registration number is 176884.</p> <p>Stewart Hastie &amp; Co's permitted business is advising on and arranging investments such as bonds, units trusts, investment trusts, Individual Savings Accounts, pensions such as Personal Pensions, Stakeholder plans and Executive Pension plans, Insurances such as Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance and Accident, Sickness and Unemployment Insurance and mortgages.</p> <p>You can check this on the FSA's Register by visiting the FSA's website <a href="http://www.fsa.gov.uk/register">www.fsa.gov.uk/register</a> or by contacting the FSA on 0845 606 1234.</p>	

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

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

In writing: Write to Stewart Hastie & Company, Complaints Department, 17 Elmbank Street, Glasgow, G2 4PB

By phone: Telephone: 0141 221 7422

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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% 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.