



about our services

Moneytomove

Flat, 119 Portobello Rd
Notting Hill
London W11 2DY

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?

Insurance

- We offer products from a range of insurers for Term Assurance, Income Protection Insurance and Critical Illness Cover
- We offer products from a range of insurers for Buildings & Contents.
- We offer products from a range of insurers for Mortgage Payment Protection Insurance.
- We only offer products from Aviva for Private Medical Insurance.

Mortgages

- We offer mortgages from the whole market
- We only offer mortgages from a limited number of lenders

Ask us for a list of lenders we offer mortgages from.
- We only offer mortgages from a single lender

3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Income Protection Insurance, Critical Illness Cover, Buildings and Contents, Mortgage Payment Protection Insurance and Private Medical Insurance.
- 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

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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 this service?

Insurance

- No fee will be charged. We will be paid an introduction fee from the insurer

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

Mortgages

- No fee will be charged. We will be paid a procuration fee from the lender
- A fee of up to 0.5% of the mortgage arranged. We will also be paid a procuration fee from the lender. As an example, our fee for arranging a mortgage of £100,000 would be up to £500.
- A fee of 1.0% of the mortgage arranged and we will refund to you the procuration fee that will be paid from the lender. As an example, our fee for arranging a mortgage of £100,000 would be £1000.

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

5. Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- There will be no refunds of fees, as fees are only payable upon successful completion of the mortgage.

6. Who regulates us?

Moneytomove is a trading name of "Moneytomove Ltd"

Moneytomove Ltd is an Appointed Representative of Pink Home Loans, Number One, Lichfield South, Birmingham Road, Lichfield, Staffordshire, WS14 OQP. Pink Home Loans is a trading name of Advance Mortgage Funding Limited, which is authorised and regulated by the Financial Services Authority. Advance Mortgage Funding Limited's FSA Register Number is 305008.

Advance Mortgage Funding Limited's permitted business is

- Advising on and Arranging regulated mortgage contracts and;
- Advising on and Arranging general insurance and pure protection products

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.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us

| | | |
|-----------------|------------|--|
| in writing | Write to: | Compliance Team Pink Home Loans Number One Lichfield South Birmingham Road Lichfield Staffordshire WS14 OQP |
| by phone | Telephone: | 0844 472 4010 |
| by email | email: | compliance@pink.uk.net |

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. 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.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Mortgage advising and arranging is covered for up to the maximum limit of £50,000.

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

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