



about our services

AF Directions T/A Switch2

40 Main Street
Randalstown
Antrim
BT41 3AB

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?

Mortgages

- 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?

Mortgages

- We will advise and make recommendations for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask you 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?

Mortgages

- You will not be charged a fee by us.
-

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:

- A full refund.

<input checked="" type="checkbox"/>	No refund
-------------------------------------	-----------

6. Who regulates us?

AF Directions T/A Switch2, 40, Main Street, Randalstown, BT41 3AB is authorised and regulated by the Financial Services Authority. Our FSA registration number is 428496.
 Our business is Mortgages and General insurance

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 if you do have a complaint?

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

... in writing	Write to AF Directions T/A Switch2 , 40 , Main Street , Randalstown , BT41 3AB
... by phone	Telephone 0844 740 7283

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 Service 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 circumstances of the claim.

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 the compensation scheme arrangements is available from the FSCS.