



About our services

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This document sets out the standard costs and charges that apply to the advice and service that we provide to clients. We will agree with you in writing the actual amount that will be payable before we carry out any business for you.

You need to read this important document. It explains the service you are being offered and how you will pay for it.

1 Whose products do we offer?

Insurance

- We offer products from a range of insurers for life assurance & non-investment insurance contracts.
- We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.

Home Finance Products

1. Mortgages

- We offer regulated mortgage contracts from the whole of market
- We only offer regulated mortgage contracts from a limited number of companies.
- We only offer regulated mortgage contracts from a single lender.
- We do not offer regulated mortgage contracts.
- We do not offer deals that you can only obtain by going direct to a lender.

2. Islamic Home Purchase Plans

- We offer Islamic home purchase plans from the whole market.
- We can only offer Islamic home purchase plans from a limited number of providers.
- We can only offer Islamic home purchase plans from a single provider; the Islamic Bank of Great Britain.

2 Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for life assurance & non-investment insurance.
- You will not receive advice or a recommendation from us for life assurance & non-investment 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.

Home Finance Products

1. Mortgages

- We will advise and make a recommendation for you on regulated mortgages contracts 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 regulated mortgages contracts we will provide details on. You will then need to make your own choice about how to proceed.

2. Islamic Home Purchase Plans

- 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.
- You will not receive advice or a recommendation from us. We are able to introduce you to a single provider of Islamic Home Purchase Plans; The Islamic Bank of Britain.

All of the above services involve the arranging and bringing about of a contract between you and another party, should you instruct us to proceed with our recommendation.

3 What will you have to pay us for our services?

Insurance

- A fee.
- No fee. We will receive commission from the insurance company selected for life assurance & non-investment insurance.

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

Home Finance Products

Mortgages

- No fee. We will be paid by commission from the lender.
 - For a typical mortgage we will charge a fee of £495 which will be payable on application. For buy to let/adverse and more complex cases, we will charge a fee of up to 1% of the loan amount. For example, for a loan amount of £300,000 the amount payable on completion would be up to £3000
2. Where the chosen lender pays us commission for introducing you to them for the mortgage, we will tell you the amount we will receive.
3. You will receive a key facts illustration when considering a particular mortgage or home purchase plan, which will tell you about any fees relating to it.

Refund of fees

4. If we charge you a fee and we are not able to get you a mortgage offer, you will receive:
- A full refund
 - A partial refund of £200 of the total fee payable for all of our services.
 - No refund.

4b. If we charge you a fee and your mortgage does not go ahead, you will receive:

- A full refund
- No refund.

Islamic Home Purchase Plans

- No fee. We may be paid an introducer fee by the provider.
- A fee

Where the chosen provider pays us commission for introducing you to them for the Home Purchase Plan, this will reduce the amount that we would ask you to pay on completion.

Refund of fees

5. If we charge you a fee, and your Islamic Home Purchase Plan does not go ahead, you will receive:

- A full refund
- No refund.

6. If a fee for our services is to be deducted, or a commission paid from a recommended product, should the product not proceed or be cancelled, and this results in the non-payment of the fee or commission, the amount will be payable by you directly

4 Regulatory Status

7. Chine Financial Ltd is authorised and regulated by the Financial Conduct Authority.
Registered number: 811549.
Registered Address: 707b Wimborne Road, Bournemouth, BH9 2AU.

Message from the Financial Conduct Authority

Think carefully about the product and services you need. If you want information or advice on standard mortgages please ask.