

keyfacts

about our mortgage services

KKB Financial Services LTD

1st Floor
86 Whitechapel High Street
London
E1 7QX

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?**

Mortgage

- We offer mortgages from the whole market.
 - We can only offer mortgages from a limited number of lenders.
Ask us for a list of the lenders we offer mortgages from.
 - We offer a limited range of mortgages from a single lender.
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Insurance

- We offer products from a range of insurers.
 - We offer products from a limited number of insurers for:
Pure Protection
Household Insurance
Payment Protection

Ask us for a list of insurers we offer insurance from.
 - We offer a limited range of insurance products from a single insurer.
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3. **Which service will we provide you with?**

Mortgage

- 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.
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Insurance

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- We will advise and make recommendation for you after we have assessed needs for:
- Pure Protection
 - Household Insurance
 - Payment Protection
 - Income Protection

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- 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 this service?

Mortgage

- No fee
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- Consultation Fee
-
- Application Fee
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- Offer Fee
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- Completion Fee – A fee of 0.5% of the loan amount when your mortgage completes. For example on a loan of £100,000 the fee payable would be £500. The amount you pay will not exceed £1,999 or be below £499.

We will be paid by commission 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.

Insurance

- A fee
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- No Fee
-

6. Who regulates us?

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KKB Financial Services registered address 1st Floor, 86 Whitechapel High Street, London E1 7QX is authorised and regulated by the Financial Services Authority. Our FSA Register number is 304603. Our permitted business is regulated mortgage contracts.

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 KKB Financial Services LTD, 1st Floor, 86 Whitechapel High Street, London, E1 7QX.

... by phone Telephone 020 7247 5774

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.

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.