



about our services

Ryburne Brokers and Co

28 Market Street, Hebden Bridge, West
Yorks, HX7 6AA

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You will need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Investment

- We offer products from the whole market.
We only offer products from a limited number of companies.
- We only offer products from a single group of companies

Insurance

- We offer products from a range of insurers for motor, life and health insurance.
We only offer products from a limited number of insurers for home and personal property insurance, travel and leisure insurance, personal accident and sickness insurance, medical and dental insurance, legal expenses insurance, income protection insurance and commercial insurances.
Ask us for a list of the insurers we offer insurance from.
- We generally only offer products from a single insurer for Home Insurance.

Mortgages

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

3. Which Service will we provide you with?

Investment

- 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.
- 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:
- Conduct a full assessment of your needs;
 - Offer advice on whether a non-stakeholder product may be more suitable

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for motor, home and personal property, travel and leisure, life and health, personal accident and sickness, medical and dental insurance, legal expenses, income protection and commercial insurances.
- 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

- 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.

4. What will you have to pay us for our services?

Investment

- Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.
- We will tell you how we get paid, and the amount, before we carry out any business for you.

Insurance

- A minimum fee of £5 applies to each new policy, renewal, cancellation or mid-term adjustment for all classes other than our Delegated Authority Household Insurance Scheme with Sterling Insurance which has an initial policy fee of £20 and commercial insurances which have a minimum initial fee of £10. We do not charge fees on life insurance contracts.
- No fee

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

insurance policy.

Mortgages

- No fee. We will be paid by commission from the lender.
- A fee of £750 payable at the outset. We will refund any commission paid to us by the lender after completion of the mortgage.

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

5. Who regulates us?

Ryburne Brokers and Co, 28 Market Street, Hebden Bridge, West Yorks, HX7 6AA is authorised and regulated by the Financial Services Authority. Our FSA Register number is 118746

Ryburne Brokers and Co's permitted business is arranging and advising on mortgages, general insurance and investments.

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.

6. What to do if you have a complaint

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

In writing: Write to Ryburne Brokers and Co, 28 Market Street, Hebden Bridge, West Yorks, HX7 6AA.

By phone: Telephone 01422 842984

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 up to a maximum limit of £50,000

Insurance

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

Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £50,000

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

Version 5– 02/02/2010

