

keyfacts

about our services

BUZZ
Independent Financial
Advisers

92 Chiswick High Road, London, W4 1SH

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?**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 Term Assurance, Critical Illness Cover, Permanent Health Insurance, Private Medical Insurance, Accident Sickness and Unemployment Insurance, Premium Protection Insurance, Household, Personal General and Commercial General insurance contracts.
	We only offer products from a limited number of insurers
	We only offer products from a single insurer

Mortgages and home reversion schemes

✓	We offer products from the whole market.
	We only offer products from a limited number of companies.
	We only offer products from a single company

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.

Insurance

✓	We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Critical Illness Cover, Permanent Health Insurance, Private Medical Insurance, Accident Sickness and Unemployment, Premium Protection Insurance
✓	You will not receive advice or a recommendation from us for Household, Personal General and Commercial General 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.

Mortgages and home reversion schemes

✓	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 fee
✓	No fee for mid term adjustments or claims handling

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

Mortgages

✓	No fee. The company selected will pay us commission.
	A fee of £0 payable when you apply for a mortgage. The company selected may also pay us commission.

You will receive a key facts illustration when considering a particular mortgage, or further information about a particular home reversion scheme which will tell you about any fees relating to it.

5. Who regulates us?

Buzz Independent Financial Advisers is an appointed representative of IN Partnership, the trading name of The On-Line Partnership Limited, On-Line House, 50-56 North Street, Horsham, West Sussex, RH12 1RD which is authorised and regulated by the Financial Services Authority.

IN Partnership's FSA Register number is 192638.

IN Partnership's permitted business is Advising on, arranging or bringing about transactions in Pensions, Investments, Savings, Mortgages, Life Assurance and other forms of Non Investment insurance 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 020 7676 1000.

Home reversion schemes are not regulated by the FSA.

6. What to do if you have a complaint

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

In writing: Write to the Compliance Department of IN Partnership at the address above

By phone: Telephone 01403 214200

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service does not consider complaints about home reversion schemes.

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 for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Mortgages and home reversion schemes

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. Home reversion schemes are not covered by the Financial Services Compensation Scheme.

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

Message from the Financial Services Authority

Think carefully about this information before deciding whether you want to go ahead.

If you are at all unsure about which lifetime mortgage or home reversion scheme is right for you, you should ask your adviser to make a recommendation.

Please remember that home reversion schemes are not regulated by the FSA.