

Corporate Choice

Suite F4 (5)
Banchory Business Centre
Banchory
AB31 5ZU

30-Jun-2008

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?

Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers for Pure Protection, Household Protection, Payment Protection, Income Protection.
- We can only offer a product(s) from 'named'.
- We can only offer our own product(s).

Mortgages

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

3. Which service will we provide you with?

Insurance

- 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.

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 pay us for this service?

Insurance

- A Fee.
 No Fee.

You will receive a key facts illustration which will tell you about any fees relating to a particular insurance policy.

Mortgages

- No fee.
 A fee of £195 payable when you apply for a mortgage. This fee is not added to the mortgage.
On application.

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

Refund of fees

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

- A full refund (if the lender rejects your application).
 No refund (if you decide not to take out a mortgage).

5. Who regulates us?

Corporate Choice is an Appointed Representative of
Network Data Limited
Botleys Mansion
Stonehill Road
Chertsey
Surrey
KT16 0AP

which is authorised and regulated by the Financial Services Authority. Network Data Limited's FSA registration number is 300391

Our permitted business is advising on and arranging mortgages and non-investment insurances
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: Network Data Limited, (Complaints Department)
Botleys Mansion
Stonehill Road
Chertsey
Surrey
KT16 0AP
.... by Telephone: 01932 875700

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.

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.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum is £48,000.

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