



PO BOX 17323,  
EDINBURGH  
EH12 1BG

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### 1. The Financial Services Authority (FSA)

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**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.**

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### 2. Whose products do we offer?

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#### COMMERCIAL MORTGAGES (FINANCE)

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

#### INSURANCE

- We offer products from a range of insurers through our agencies with “The Health Insurance Shop” or AHS Ltd for commercial risk’s.
- 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.  
We only offer our own products.

#### MORTGAGES, SECURED & PERSONAL LOANS

- We offer mortgages, secured & personal loans from the whole market (regulated mortgages via 3<sup>rd</sup> authorised parties).
- We can only offer mortgages from a limited number of lenders.  
Ask us for a list of the lenders we offer mortgages from.

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### 3. Which service will we provide you with?

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#### COMMERCIAL MORTGAGES (FINANCE)

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

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#### COMMERCIAL MORTGAGES (FINANCE)

- Before we provide you with advice we will give you our key facts 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. (A minimum fee of £500 may be charged in advance.)

#### INSURANCE

- A fee for services provided.
- No fee for services provided.

#### MORTGAGES, SECURED & PERSONAL LOANS

- Before we provide you with advice we will give you our key facts 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. (A minimum fee of £500 may be charged in advance.)

## **Refund of fees**

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

- A full refund if the lender/company rejects your application (secured loans only).
- No refund if you decide not to proceed.

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## **5. What to do if you have a complaint**

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

**In writing:- Write to Mr Tony Law, Bluecygnet Finance, PO BOX 17323,  
Edinburgh EH12 1BG**

**By phone:- 08450 21 21 48**

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Our consumer credit broker licence number is: 562854

Our Data Protection registration number is; Z8832569