



Police Clubs Financial  
McAuley Financial @ Newforge  
Newforge Country Club  
18(B) Newforge Lane  
Belfast  
BT9 5NW

## about our services

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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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- We offer mortgages from the whole market.
  - We only offer mortgages from a limited number of lenders.  
Ask us for a list of the lenders we offer mortgages from.
  - We only offer mortgages from a single lender.
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### 3. Which service will we provide you with?

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

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- No fee. We will be paid commission by the lender.
- A fee            We will also be paid commission from the lender.
- A fee of            and we will refund any commission received 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.

### 5. 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.
  - A refund
  - No refund
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