



key facts

about our services

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	Insurance	Mortgages	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	We offer products from the whole market.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	We offer products from a limited number of companies. Please ask for a list of these companies.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	We only offer products from a single company.

3. Which service will we provide you with?

Investment	Insurance	Mortgages	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	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 Insurance Mortgages



Before we carry out any work for you we will discuss the costs involved and agree any fees payable. Typical mortgage related fees are up to £750 and time related fees are at £150 per hour.



No fee.

5. Who regulates us?

AVENIR Limited is an appointed representative of Alpha to Omega (UK) Limited, Kings Worthy House, Court Road, Kings Worthy, Winchester, Hants, SO23 7QA which is authorised and regulated by the Financial Services Authority.

Alpha to Omega (UK) Limited's FSA Register number is 214100.

Alpha to Omega (UK) Limited's permitted business is advising on and arranging investments, non-investment insurance contracts and mortgages

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 08456 061234.

6. What to do if you have a complaint?

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

In writing: Write to: The Complaints Officer, Alpha to Omega (UK) Limited,
Kings Worthy House, Court Road, Kingsworthy,
Winchester, Hants, SO23 7QA

By phone: Telephone: 01962 886444

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 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.

Mortgages 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.

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