

# keyfacts

QUEST

Financial Planning LTD

## about our services

1 Bruce Gate,  
Airth Castle Park,  
Airth,  
Stirlingshire,  
FK2 8GN

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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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#### 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 pure protection products such as term assurance, critical illness cover and income protection.
- 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, Paymentsshield, for buildings and contents insurance and accident, sickness and redundancy insurance.

#### Mortgages

- 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.  
We only offer our own mortgages.

### 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.
- We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
- Conduct a full assessment of your needs;
  - Offer advice on whether a non-stakeholder product may be more suitable

#### 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

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

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##### 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

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

##### Mortgages

No fee. We will be paid by commission from the lender.

A fee

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

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#### 5. Who regulates us?

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Quest Financial Planning Ltd, 1 Bruce Gate, Airth Castle Park, Airth, Stirlingshire, FK2 8GN is an appointed representative of Johnston Financial Services Ltd, 49 Northumberland Street, Edinburgh, EH3 6JQ which is authorised and regulated by the Financial Services Authority. Johnston Financial Services Ltd FSA Register number is 131706.

Quest Financial Planning Ltd's permitted business is advising on and arranging pensions, savings and investment products, mortgages and non investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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

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If you wish to register a complaint, please contact Johnston Financial Services Ltd:

In writing: Write to Adrian M Johnston, Johnston Financial Services Ltd, 49 Northumberland Street, Edinburgh, EH3 6JQ.

By phone: Telephone; 0131 556 4540

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

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## **7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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.

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