



## about our services and costs



Kings Orchard  
1 Queen Street  
Bristol  
BS2 0HQ

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

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The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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### 2. Whose products do we offer?

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- We offer products from the whole market.
- We only offer products from a limited number of companies. Ask us for a list of the companies whose products we offer.
- We only offer products from a single group of companies.

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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.
- 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.

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

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We will tell you how we get paid and the amount before we carry out any business for you.

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### 5. Who regulates us?

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Chartwell Direct is a trading style of Chartwell Private Client Limited, Kings Orchard, 1 Queen Street, Bristol, BS2 0HQ. Chartwell Private Client Limited is authorised and regulated by the Financial Services Authority. Our FSA Register number is 434964

Our permitted business is advising on and arranging deals in life and pension policies, unit trusts, investment trusts, Individual Savings Accounts Pensions ( including opt outs) annuities and other regulated schemes and investments.

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. Loans & Ownership**

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Close Brothers Group plc owns 100% of our share capital and have 100% of the voting rights in Chartwell Private Client Limited.

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## **7. 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 Chartwell Direct, The Compliance Manager, Kings Orchard, 1 Queen Street, Bristol, BS2 0HQ

**...by phone:** Telephone 0117 9170700

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

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## **8. 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.

Most types of investment business are covered up to a maximum limit of £50,000.

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