



about our services



WDJ Financial Planning Limited
14 Penrhyn Road
Colwyn Bay
LL29 8LG

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from the whole market.
 - We only offer products from a limited number of companies.
 - We only offer products from a single company.
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3. Which service will we provide you with?

- 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?

- 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.
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5. Who regulates us?

WDJ Financial Planning Limited is an appointed representative of 75point3 Limited, 14 Penrhyn Road, Colwyn Bay, Conwy, LL29 8LG which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 418618.

75point3 Ltd is permitted to advise on and arrange mortgages, investments 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/ or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

In writing: Write to the Compliance Officer, 75point3 Ltd., 14 Penrhyn Road, Colwyn Bay, Conwy, LL29 8LG.

By phone: Telephone 01492 536333

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

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 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.