



A & S Financial Services

Mortgage Brokers

275 Evesham Road
Redditch
B97 5HL

Office Tel: 01527 542260
Andy Mobile: 07980 800429
Dan Mobile: 07848 876859
Charlie Mobile: 07561 232720
Website: www.asfinancialservices.co.uk
Email: asfinser@aol.com



A&S FINANCIAL SERVICES
275 EVESHAM ROAD
REDDITCH
B97 5HL

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 For all Business Banking enquiries, please call 0800 731 6666

To help us maintain and improve our customer service we may monitor or record your calls.

For the hard of hearing and/or speech impaired, Text Relay service available 18001 0800 731 6666

 Online Banking service and information available at www.santander.co.uk

 Santander, Customer Service Centre, Bootle, Merseyside, L30 4GB

Your account summary for 21 November 2020 to 21 December 2020

Account name: A&S FINANCIAL SERVICES
Account number: 75177431 Sort Code 090128
BIC: AEBYGB2LXXX IBAN: GB19ABBY09012875177431
Statement number: 012/2020

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Balance brought forward from 20th November statement:	£3,853.87
Total credits	£14,592.48
Total debits	-£16,558.84
Your balance at close of business 21 December 2020	£1,887.51

Credit interest rate: 0.10% AER/gross (variable).

News and information

The below message is applicable to Business Banking customers only

From 1 January 2021, references within your General Terms and Conditions to 'Single Euro Payments Area' and 'SEPA' continue to include the United Kingdom. At this time, there are no changes to how you make SEPA payments or other payments into the EEA.

Important information is continued on the reverse of this page.

Please retain statement for future reference. To query any item contact the office shown above. VAT Registration number 466 2647 24

Continued on reverse

A & S Financial Services

Reference number: 405945

This firm can act on behalf of another firm (its principal) that is authorised for certain activities in the UK or regulated in another EEA country. The principal is responsible for the Appointed Representative's activities. **It's important to check their full record, and the record of their principal.**

Who is this firm?

Firm details

Check details about this firm's place of business, contact details, etc.

Address

275 Evesham Road
Redditch
Worcestershire
B97 5HL
UNITED KINGDOM

Phone

-01527542260

Email

asfinser@aol.com

Firm reference number

405945

Firm status

Check this firm's status and any additional regulatory information.

Status

Appointed representative
Since 31/10/2004

This firm can act on behalf of another firm (its principal) that is authorised for certain activities in the UK or regulated in another EEA country. The principal is responsible for the Appointed Representative's activities. **It's important to check their full record, and the record of their principal.**

Type

Appointed Representative

Trading names

This firm currently trades under 2 trading names.

Current names

Showing 2 results out of 2

Name	Status	Effective from
A & S Financial Services	Registered	08 Dec 2020
A & S	Trading	02 Apr 2005

Previous names

Showing 1 result out of 1

Name	Status	Effective from	Effective to
AMR Financial Services	Trading	02 Apr 2005	31 Oct 2005

How are customers protected?

Protections and support

Understand the protections you have when dealing with this firm, and how to make a complaint.

Customer protections and the Register

Regulated activities performed by regulated firms or individuals are covered by a range of protections. Most of these protections are not through the FCA but are primarily through the Financial Ombudsman Service and the Financial Services Compensation Scheme.

The protections available relate to specific regulated activities, products and investment types. We recommend that you check below for the activities that this firm has FCA and/or PRA permission to provide before going ahead. You should also contact the firm and ask them to confirm the specific protections available to you.

The Financial Ombudsman Service may be able to consider a dispute with this firm

Regulated activities that this firm has permissions for may be covered by the Financial Ombudsman Service. If you have complained to the firm and they haven't responded satisfactorily, you can contact the **Financial Ombudsman (<https://www.financial-ombudsman.org.uk/>)** for help.

The Financial Services Compensation Scheme may be able to consider a claim against this firm if it fails

Regulated activities that this firm has permissions for may be covered by the Financial Services Compensation Scheme. If this firm has failed, you can contact the **Financial Services Compensation Scheme (<https://www.fscs.org.uk/>)** for help.

If you have a complaint about a firm

First try to contact the firm directly. In most circumstances, a firm must reply within 8 weeks, or 15 days for payment services such as bank deposits, direct debits or online payments.

If you are concerned you have been scammed, contact **FCA Contact Centre (<https://fca.org.uk/contact>)** and **Action Fraud (<https://www.actionfraud.police.uk/>)** immediately.

Complain to the firm

275 Evesham Road
Redditch
Worcestershire
B97 5HL
UNITED KINGDOM

-01527542260

asfinser@aol.com

Report to the FCA

If you have concerns about a firm listed on the Register, **[contact the FCA directly.](https://www.fca.org.uk/contact)**
[\(<https://www.fca.org.uk/contact>\)](https://www.fca.org.uk/contact)

If you suspect you have been contacted by an unauthorised firm or individual carrying out an FCA-regulated activity, report it to us using **[this form.](https://www.fca.org.uk/report-scam-unauthorised-firm-individual)** (**<https://www.fca.org.uk/report-scam-unauthorised-firm-individual>**)

Help using the Register

If you have any concerns or difficulties using the Register you can contact the FCA and we will talk you through the record and answer any queries you may have.

What can this firm do in the UK?

Restrictions

Check the requirements placed on this firm. Requirements are restrictions governing the regulated activities that this firm can do.

Client Money

This firm cannot hold client money. It may be able to control client money if it has the necessary requirements.

Specific requirements may change this firm's ability to hold or control client money – see below for details.

Activities and services

Learn about the regulated activities that this firm has FCA and/or PRA permission to provide and other information related to specific non-regulated activities and services that may impact your business with a firm.

What to do with this information

This firm is an Appointed Representative (AR). It can carry out certain activities on behalf of another firm (its principal) that is regulated in the UK or another EEA country. The principal has accepted responsibility for the Appointed Representative's activities.

Once you have checked this page, you should check the principal firm and the specific activities that the principal firm does to see how they relate to the business you want to do with it. Contact this AR firm via their main contact details and ask them to confirm its permitted regulated activities.

If you don't understand whether the permissions cover the business you want to do, you should **contact the FCA**.
(<https://www.fca.org.uk/contact>)

The FCA is required to display some information related to certain non-regulated activities. Firms may do other business that is not regulated. You should check with the firm what business it carries out that isn't regulated and what your protections may be.

Insurance Distribution

A firm that offers or sells insurance products and services.

This Appointed Representative currently undertakes Insurance Distribution. For details of the precise activities that an AR can undertake on behalf of its Principal firm(s) please contact the Principal firm.

Who is involved with activities at this firm?**Individuals**

Individuals currently and previously involved in regulated activities at this firm.

You should check the details of any FCA approved individual that you want to carry out regulated activities on your behalf, especially their current roles and any disciplinary or regulatory action on their record. Directory individuals at firms that are regulated by both the FCA and PRA (details are under the Regulators heading) now appear. Directory individuals may show for some but not all firms regulated solely by the FCA until 1 April 2021. Until this date, if the directory persons information you seek does not appear you should contact the firm directly to confirm the details of individuals carrying out customer function roles.

Previous

Showing 2 results out of 2

Name	Individual reference number	Role
<u>Stephen George Heighway</u>	SGH01080	Employed By
<u>Andrew Michael Davis</u>	AXD01534	Employed By

Who is this firm connected to?**Principal firms**

This firm gets its permissions for regulated activities from the firms listed below.

A principal is a firm that is authorised for certain activities in the UK or regulated in another country in the European Economic Area (EEA), and has another firm (its appointed representative or tied agent) act on its behalf.

The principal is responsible for the activities of an appointed representative or tied agent.

Thu Feb 11 2021 11:16:38 GMT+0000 (Greenwich Mean Time)

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Name	Firm reference number	AR Relationship	Effective from	Effective to
<u>Sesame Limited</u>	150427	Full	01 May 2009	
<u>Mortgage Broking Services Limited</u>	306012	Full	22 Aug 2008	16 Dec 2009
<u>Cotswold Mortgage Services Limited</u>	301725	Full	31 Oct 2004	08 Sep 2008