



# about our services and costs

Flexible-Finance.com

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CM11 1PU

## 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been 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.

## 2. Whose products do we offer?

Insurance	
✓	We offer products from a range of insurers for Life, Critical Illness, Income Protection, MPPI, & Household.
	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.

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.

## 3. Which service will we provide you with?

Insurance	
✓	We will advise and make a recommendation for you after we have assessed your needs for Life, Critical Illness, Income Protection, MPPI, & Household.
	You will not receive advice or a recommendation from us for Life, Critical Illness, Income Protection, MPPI, & Household. 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.

<b>Mortgages</b>	
✓	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.

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

<b>Insurance</b>	
	A fee.
✓	No Fee.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	

<b>Mortgages</b>	
	No fee - We will be paid by commission from the lender.
	A fee of £295.00 payable on application. We will also be paid commission by the lender.
	A fee of 1.00% of the loan amount payable on completion (For example on a loan amount of £100,000 you would be charged (£100,000 x 1.00%) which equates to £1,000.00). We will also be paid commission by the lender.
✓	A fee of £295.00 payable on application and a completion fee of 1% of the advance upon Completion. Our maximum fee is £5,000. We will also be paid commission by the lender.
You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.	

#### **Refund of fees**

If we charge you a fee, and your mortgage does not go ahead, you will receive:

	A full refund.
✓	No refund if you cancel the mortgage application..

#### 5. Who regulates us?

Flexible-Finance.com is an appointed representative of H L Partnership Limited, Suite 31, 8 High Street, Worthing, West Sussex, BN11 1NU, England, which is authorised and regulated by the Financial Services Authority. H L Partnership Limited's FSA number is 303397.

H L Partnership Limited's permitted business is advising on and arranging mortgages and non-investment insurance business.

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.

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

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

...in writing                      Write to: H L Partnership Limited, Suite 31, 8 High Street, Worthing, West Sussex, BN11 1NU

...by phone                      Telephone: 01903 602664

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.

### **Insurance**

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

or

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

### **Mortgages**

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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