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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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### Insurance

We offer products from a range of insurers:-

- Life, Critical Illness, Permanent Health, Accident, Sickness, Unemployment and Building & Contents insurance. (ask us for a list of the products we offer).
- We only offer products from a limited number of insurers.
- 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.
- We only offer mortgages from a single lender.

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

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### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Life Assurance, Critical illness insurance, Permanent health insurance, Accident, Sickness & Unemployment, Buildings & Contents insurance.
- 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.

### 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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### Insurance

- No fee for advising on or arranging non-investment insurance contracts that we deal with, however we will receive a commission from the insurance company.

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 commission from the lender.
- A fee of up to £995 will be payable on completion of your mortgage. We will also be paid commission from the lender.
- A fee of .5% of the mortgage advance (with a minimum charge of £1500.) will be payable on completion of your mortgage. Example £300,000 mortgage would attract a fee of £1500. However we will refund any commission we receive from the lender to you.

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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HQ Mortgage & Finance Ltd, 2 Church Square Taunton, Somerset, TA1 1SA, is authorised and regulated by the Financial Services Authority (FSA). Our FSA Register number is 483295.

Our permitted business is advising on and arranging non-investment insurance contracts and mortgages. 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 us:

**In writing:** Write to HQ Mortgage & Finance Ltd, 2 Church Square Taunton, Somerset, TA1 1SA

**By phone:** Telephone 01823-286271

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.

### Insurance

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

### Mortgages

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

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

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