



**about our services and costs**



H D Consultants

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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 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.

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## **2. Whose products do we offer?**

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### **Insurance**

- We offer products from a range of insurers for Term Assurance, Critical Illness, Private Medical Insurance, Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance, Commercial Insurance and Household Insurance.
- We only offer products from a limited number of insurers for Term Assurance, Critical Illness, Private Medical Insurance, Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance, Commercial Insurance and Household Insurance.
- 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 Services 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 Term Assurance, Critical Illness, Private Medical Insurance, Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance, Commercial Insurance and Household Insurance.
  
- You will not receive advice or a recommendation from us for Term Assurance, Critical Illness, Private Medical Insurance, Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance, Commercial Insurance and Household Insurance. 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 you will have to pay us for our services?**

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#### **Insurance**

- A Fee.
  
- No Fee for Term Assurance, Critical Illness, Private Medical Insurance, Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance, Commercial Insurance and Household Insurance.

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

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## Mortgages

- No Fee. We will be paid by commission from the lender.

A Fee of up to 2% of the gross mortgage advance will be charged upon or before completion e.g. a fee of up to £1,500.00 would be payable based on a gross mortgage advance of £75,000 where we have conducted a Personal Financial Review, and carried out product research, and presented and recommended a product, and processed your mortgage application following submission of a mortgage application to us. In all circumstances, a Suitability Report detailing your current situation and suitable recommendations will be issued to you. Where we do all of the above except process the mortgage application, our Professional Fee will be £500.00. Our typical fee is £500.00. The total Fee charged will be detailed on the Client Fee Agreement. We will also be paid commission from the lender on completion of the mortgage.

- A Fee and we will refund any commission received from the lender to you.

You will receive a key facts illustration when considering a particular mortgage, which will tell you any fees relating to it.

## Refund of fees

- If we charge you a fee, and if your application fails to complete and your mortgage does not go ahead you will receive a reduction of 50% of the agreed total fees

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## 5. Who regulates us?

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H D Consultants is an appointed representative of Personal Touch Financial Services Ltd, which is authorised and regulated by the Financial Services Authority. Personal Touch Financial Services Ltd.'s FSA Register number is 187834.

Personal Touch Financial Services Ltd permitted business is to arrange transactions in Investment and Pension policies, Mortgages, Equity Release and Insurance.

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:

**In Writing** – Write to the Complaints Manager, Personal Touch Financial Services Ltd., Trinity 3, Trinity Park, Solihull, Birmingham, B37 7ES.

**By Phone** – Telephone 0121 7671150

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 you 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 limit of £50,000.

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