

About our Insurance and Mortgage services

CLS Money Limited

The Old Warehouse
18 Sirdar Road
Rayleigh
Essex
SS6 7XF

1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. This document is designed by the FCA 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 Cover and Income Protection.
☒	We only offer products from a limited number of insurers for Buildings & Contents Insurance.
☒	We only offer products from a limited number of insurers for Accident, Sickness and Unemployment insurance.

First Charge Mortgages	
☒	We offer mortgages from a comprehensive panel of lenders, but not deals that you can only obtain by going direct to a lender.
☐	We only offer first-charge mortgages from a limited number of lenders. We will provide you with a list of the lenders we use.
☐	We only offer first charge mortgages from a single lender.

Second Charge Mortgages	
☒	We do not offer second-charge mortgages.

3. Which service will we provide you with?

Insurance	
☒	We will give a personal recommendation, on the basis of a fair and personal analysis for Life Assurance, Critical Illness and Income Protection.
☒	We will give a personal recommendation, but not on the basis of a fair and personal analysis for Accident, Sickness & Unemployment Insurance and Buildings & Contents Insurance.

First Charge Mortgages	
☒	We will advise and make a recommendation for you after we have assessed your needs.
☐	You will not receive a recommendation from us. You have decided to select your own product and we have explained the implications of this. You will receive an illustration which will tell you about any fees relating to a particular product.

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

Insurance	
☒	We will retain commission from the insurer.
☐	A fee.

Mortgages	
☒	We will retain commission from the lender.
☒	A fee of £99 payable at the DIP stage for residential purchases, remortgages & product transfers. A further fee of £495 payable at offer for residential purchases, remortgages & product transfers. For Customers whose situation, requirements or property are non-standard (including non-UK Nationals, gifted deposit from a non-family member, concessionary purchases, self-build mortgages, right to buy, shared ownership, debt consolidation applications, Joint Borrower Sole Proprietor, high Loan to Value new-builds or flats, unusual property construction, complex income sources or high loan to income, customer paying student or season ticket loans), a fee of £99 will be payable on successful AIP and a further fee of £995 becomes payable on issue of the mortgage offer. These fees reflect the additional time, research, and expertise required to secure a suitable mortgage solution in more complex circumstances. A Fee of £199 payable at DIP stage and a further fee of £1995 at offer stage for customers with poor credit history or a financial association with another person who will not be party to the mortgage application. These cases often require specialist lenders due to the additional complexity involved.

	We will confirm which fee structure applies to you before proceeding with your application.
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Refund of Fees	
☐	A full refund.
☐	A partial refund.
☒	No refund.

5. Who regulates us?

CLS Money Limited is an appointed representative of H L Partnership Limited, 6 Merus Court Leicester LE19 1RJ, England, which is authorised and regulated by the Financial Conduct Authority. H L Partnership Limited's FCA number is 303397.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us: In writing: Write to The Complaints Manager, HL Partnership Limited, 6 Merus Court Leicester LE19 1RJ By phone: Telephone 03300 552 651

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 with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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

Mortgage

Mortgage advising and arranging is covered up to a maximum limit of £85,000

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