

About our services

CLS Money Limited
Vantage House
6-7 Claydons Lane
Rayleigh
Essex
SS6 7UP

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 Assurance, Critical Illness, Income Protection and Home Insurance.
	We only offer products from a limited number of insurers for Accident, Sickness & Unemployment. Ask us for a list of the insurers we offer insurance from.
	We only offer products from a single insurer.

First Charge Mortgages	
	We are not limited in the range of first charge mortgages we will consider for you.
✓	We offer a comprehensive range of first charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender. We offer products for personal & business purposes.
	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 advise and make a recommendation for you after we have assessed your needs for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment cover, and Home Insurance.
	You will not receive advice or a recommendation from us for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment cover, and Home 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.

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 you will have to pay us for this service?

Insurance	
	A Fee.
✓	No Fee.

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

Mortgages	
	No Fee.
✓	<p>We have a range of fees we charge, depending on the nature and complexity of the case. These fees are as follows:</p> <ul style="list-style-type: none"> Residential Mortgage - £99 payable after a successful decision in principle and £295 payable on receipt of a mortgage offer; *Buy-to-Let Mortgage - £99 payable after a successful decision in principle and £395 payable on receipt of a mortgage offer; *BTL Portfolio fee - £199 payable after a successful decision in principle and £1,995 payable on receipt of offer. Specialist and/or Adverse Credit Mortgages - £199 after a successful decision in principle and 1% of the loan amount payable on offer, with a minimum of £1,995. <p>You will be advised which fee category fee you will be charged on your 'Mortgage Declaration'</p> <ul style="list-style-type: none"> Cancellation Fees- If you cancel the mortgage after submission any fee/s are non-refundable and an additional charge totalling the sum of 0.5 % of the loan amount will be payable to CLS Money Ltd <p>We will receive commission from the lender in addition to the fees you pay.</p>

*The mortgage products provided by this service are **not** regulated by the Financial Conduct Authority. As a result, you will **not** have the safeguard and means of redress afforded to regulated mortgage products.

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

5. Who regulates us?

CLS Money Limited is an appointed representative of HL Partnership Limited, 2nd Floor, Unit 1, Southern Gate Office Village, Southern Gate, Chichester, West Sussex, PO19 8SG, England, which is authorised and regulated by the Financial Conduct Authority. H L Partnership Limited's FCA number is 303397.

Our permitted business is advising and arranging deals in Non Investment Insurance Contracts, and advising and arranging Regulated Mortgage Contracts.

You can check this on the FCA's Register by visiting the FCA's website at www.fca.org.uk/firms/financial-services-register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint.

If you wish to register a complaint please contact:

In writing: Write to: The Complaints Manager, HL Partnership Limited, 2nd Floor, Unit 1, Southern Gate Office Village, Southern Gate, Chichester, West Sussex, PO19 8SG, England

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.

Mortgages

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