

About our Non-regulated Mortgage services

CLS Money Limited

The Old Warehouse
18 Sirdar Road
Rayleigh
Essex
SS6 7XF

1. Unregulated Mortgage Service

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.

2. Whose products do we offer?

First Charge Mortgages

☒	We offer a comprehensive range of mortgages from across the market, 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.
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3. Which service will we provide you with?

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?

Mortgages	
☒	We will retain commission from the lender.
☒	A fee of £99 payable at the DIP stage for purchases, remortgages & product transfers. A further fee of £495 payable at offer for purchases, buy to let remortgages & product transfers. A fee of £99 payable at the DIP stage for specialist purchases, specialist remortgages & specialist product transfers. A further fee of £995 payable at offer for specialist purchases, specialist buy to let remortgages & specialist buy to let 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.

Refund of Fees	
☐	A full refund.
☐	A partial refund.
☒	No refund.

5. 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