



HP Financial Consultants Ltd

about our services

143 Manor Drive North,
Surrey
KT4 7RT

Edition: January 2008

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for life, critical illness, household and private medical insurance.
- We can only offer products from a limited number of insurers
- We can only offer products from a single insurer

Mortgages

- We offer mortgages from the whole market.
- We can only offer mortgages from a limited number of lenders.
Ask us for a list of the lenders we offer mortgages from.
- We can only offer a limited range of mortgages from a single lender.

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, critical illness, income protection, household and private medical insurance.
- You will not receive advice or a recommendation from us life, critical illness, income protection, household and private medical 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.
-

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

Insurance

- A fee of £[0] for life, critical illness, income protection, household and private medical insurance.
- No fee for life, critical illness, household and private medical insurance. We will be paid by commission from the 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 by commission from the lender.
- A fee of £[0] payable at the outset and £[0] payable when you apply for a mortgage. We will also be paid commission from the lender.

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

Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund if the lender/company rejects your application.
- A refund of £[0] [if your application falls through.
- No refund if you decide not to proceed with a product that we recommend.

5. Who regulates us?

Imran Visram is an appointed representative of HP Financial Consultants Ltd who is an appointed representative of Unleash Advice Partnership Limited, Unleash House, 14 Gander Lane, Barlborough Links, S43 4PZ which is authorised and regulated by the Financial Services Authority. Unleash Advice Partnership Limited's FSA Register number is 473157

Unleash Advice Partnership Limited's permitted business is advising on and arranging savings and investment products, pensions, mortgages and non-investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Write to: Compliance Director, Unleash Advice Partnership Limited, Unleash House, 14 Gander Lane, Barlborough Links, S43 4PZ.

By email: compliance@unleashadvice.com

By phone: 07885493497.

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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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