



about our services

Hampshire Hill Group Limited
12 Diamond Avenue
Kirkby-in-Ashfield
Notts
NG17 7GR

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering taking advice on certain financial products. 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 Assurance, Permanent Health Insurance, Critical Illness Cover, Private Medical Insurance.
- We only offer products from a limited number of insurers for Accident Sickness & Unemployment cover and Buildings & Contents.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole of the market.
- We only offer mortgages from a limited number of lenders.
- We only offer 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 Assurance, Permanent Health Insurance, Critical Illness Cover, Waiver of Premium cover, Private Medical Insurance.
- You will not receive advice or a recommendation from us for Accident Sickness & Unemployment cover or Buildings & Contents. 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
- No fee, we will receive commission from the provider.

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 equivalent to 0.5% of the loan amount. For example on a Mortgage of £100,000 the fee would be £500, any commission we received from the lender will be offset against this amount.
- A Fee of £500 for adverse mortgages. This will be refunded if we are unable to provide you with a mortgage.
- A maximum fee of £800 payable at the outset to represent the research and recommendation of the most suitable product for your needs. We may also be paid commission from the lender.

Any fees will be discussed and agreed before we proceed

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 rejects your application.
- A partial refund of £50 if your application falls through.
- No refund if you decide not to proceed.

5. Who regulates us?

Hampshire Hill Group Limited, 12 Diamond Avenue, Kirkby-in-Ashfield, Notts, NG17 7GR is authorised and regulated by the Financial Services Authority. Our FSA Register number is 425911.

Our permitted business is advising on and arranging investment, non-investment insurance contracts and mortgages.

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	Hampshire Hill Group Limited 12 Diamond Avenue Kirkby-in-Ashfield Notts NG17 7GR
By phone:	Telephone	01623 750000.

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, 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.

August 2010 SCDD* V8