



About our services

HSC FINANCE LTD

**400 THAMES VALLEY PARK DRIVE
READING
BERKSHIRE
RG6 1PT**



1. The Financial Services Authority (FSA)

The FSA is the independent Watchdog that regulates financial services. It requires us to give you this document. Please 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 Term Assurance, Critical Illness, Mortgage Payment Protection, and Household Insurance.
- We only offer products from a limited number of insurers for Term Assurance, Critical Illness, Mortgage Payment Protection, and Household Insurance.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We only offer mortgages from a single lender.

3. Which Services will we provide you with?

Insurance

- We will advise and make recommendation for you after we have assessed your needs for Term Assurance, Critical Illness, Mortgage Payment Protection, and Household Insurance.
- You will not receive advice or a recommendation from us for Term Assurance, Critical Illness, Mortgage Payment Protection, and Household 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 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 you will have to pay us for our services?

Insurance

- A Fee.
- No Fee for Term Assurance, Critical Illness, Mortgage Payment Protection, and Household Insurance.

Mortgages

- No fee.
- A Fee of 2% payable when you apply for a mortgage. We will also be paid commission from the lender.
- A Fee. We will refund any commission received from the lender to you.

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

Refund of fees [section to be omitted if you only charge fees after completion]

- A full refund if the lender rejects your application.
- A refund if the purchase falls through.
- No refund if you decide not to proceed.

5. Who regulates us?

HSC Finance Limited is an appointed representative of Personal Touch Financial Services Ltd, which is authorised and regulated by the Financial Services Authority. Personal Touch Financial Services Ltd. Our FSA Register number is 187834.

Personal Touch Financial Services Ltd permitted business is to arrange transactions in Investment and Pension policies, Mortgages, Lifetime Mortgages and General Insurance.

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:

In Writing – Write to the Technical Support Unit, Personal Touch Financial Services Ltd., Cheshire House, High Street, Knowle, B93 0LL

By Phone – Telephone 0870 990 8512

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are you 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.