



Disclosure about our services

Euxton Mortgage Market

Hearle House
5 East Terrace Business Park
Euxton Lane
Chorley
PR7 6TB

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 Buildings & Contents.
✓	We only offer products from a limited number of insurers for Accident Sickness & Unemployment and Landlords. Ask us for a list of the insurers we offer insurance from.
	We only offer products from a single insurer.

Mortgages	
	We are not limited in the range of mortgages we will consider for you.
✓	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 can only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
	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, Critical Illness, Income Protection, Accident Sickness & Unemployment, and Buildings & Contents.
	You will not receive advice or a recommendation from us for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, and 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 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. We will be paid by 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.
	A partial refund.
✓	No refund under any circumstances.

5. Who regulates us?

Euxton Mortgage Market is an appointed representative of H L Partnership Limited, Pharos House, 67 High Street, Worthing, West Sussex, BN11 1DN, 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/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 us:

In writing: Write to: The Complaints Manager, HL Partnership Limited, Pharos House, 67 High Street, Worthing, BN11 1DN, (FCA Reference: 303397)

By Phone: Telephone: 01903 602 664

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

[or]

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 £50,000.

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