
1. The Financial Conduct Authority (FCA)

The Financial Conduct Authority is the independent watchdog that regulates financial services. 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 Cover, Family Income Benefit, Income Protection Insurance, Whole of Life Insurance, Critical Illness Cover, Household Insurance and Private Medical Insurance.

We only offer Accident, Sickness and Unemployment Insurance from Paymentsshield and L&G.

We only offer products from Vitality Life for Serious Illness Cover. We only offer products from April UK for Personal Accident Insurance.

Mortgages

We offer a comprehensive range of products from across the market but no deals that you can only obtain by going direct to a lender.

We only offer bridging Loans from Precise mortgages.

3. Which service will we provide you with?

Insurance

We will advise you and provide you with a personal recommendation after we have assessed your needs for Life Cover, Family Income Benefit, Income Protection Insurance, Critical Illness Cover, Whole of Life Insurance, Household Insurance, Accident, Sickness and Unemployment Insurance, Personal Accident Insurance, Serious Illness Cover and Private Medical Insurance

We represent you and not the insurer in connection with the services we provide.

Mortgages

We will advise and make a recommendation for you after we have assessed your needs.

Second Charge Mortgages

We will not advise you in relation to a second charge mortgage but can make a referral to a suitable firm to discuss your needs.

4. What will you have to pay us for this service?

Insurance

No Fee

We will receive commission from the insurer: the amount of the commission will be a proportion of the premiums you pay for your insurance product.

Mortgages

Our initial mortgage consultation is free. Hypo Financial usually charges fee for mortgage advice A mortgage fee payable is dependent on the complexity of the case and will be agreed at the outset. A typical fee is £399 and is payable at the outset or on issue of an offer of mortgage.

You will receive a Mortgage Illustration which will tell you about any fees relating to a particular mortgage.

5. Who regulates us?

Hypo Financial LTD is registered in England at 4th Floor, Fusion House, 21 Alma Square, Scarborough YO11 1JR NO:11724437

First Complete Limited's permitted business is advising and arranging mortgages and non-investment insurance advice. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

What to do if you have a complaint?

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

.....in writing: Complaints Department, PRIMIS Mortgage Network, Newcastle House, Albany Court, Newcastle Business Park, Newcastle upon Tyne NE4 7YB

.....by phone: Telephone: 0191 233 4685

...by email: mbcomplianceteam@lslps.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

Further information about this scheme is available from the FSCS website www.fscs.org.uk or by writing to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Telephone: 0800 678 1100 or 0207 741 4100.