



Clubfinance Ltd.
Amberside House
Wood Lane
Hemel Hempstead
Hertfordshire
HP2 4TP

About our services and costs

1. The Financial Conduct Authority (FCA)

The FCA is the 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?

Investment

Please refer to section 3 of this document

Insurance

- We offer products from a range of insurers.
We only offer products from a limited number of insurers for term insurance (also called protection-only life insurance), critical illness cover, family income benefit, mortgage protection insurance, income protection insurance, private medical insurance, payment protection insurance (accident, sickness & unemployment insurance), and household insurance.
Ask us for a list of the insurers we offer insurance from.
- 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.
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3. Which service will we provide you with?

Investment

- Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
- Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.
- No advice - 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.

Insurance

- 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 for term insurance (also called protection-only life insurance), critical illness cover, family income benefit, mortgage protection insurance, income protection insurance, private medical insurance, payment protection insurance (accident, sickness & unemployment insurance), or household insurance. We may
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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?

Investment

- We will tell you how we get paid, and the amount, before we carry out any business for you.

Insurance

- A fee.
- No fee for term insurance (also called protection-only life insurance), critical illness cover, family income benefit, mortgage protection insurance, income protection insurance, private medical insurance, payment protection insurance (accident, sickness & unemployment insurance), or household insurance.

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.

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

5. Who regulates us?

Clubfinance Ltd, Amberside House, Wood Lane, Hemel Hempstead, Hertfordshire HP2 4TP is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 400139.

Our permitted business is to arrange investments, non-investment insurance and mortgages.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/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 Clubfinance Ltd, PO Box 1036, Hemel Hempstead, Hertfordshire, HP1 2WU.

...by phone Telephone 01442 217 287.

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.

Investment

Most types of investment business are covered up to a maximum limit of £50,000.

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.