



## about our services

Heather Homes Ltd  
(H2ms)

33 Bridge Street  
Newport  
South Wales  
NP20 4BH

### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. 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 pure protection, health and general insurance.
	We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
	We only offer our own products.

#### Mortgages

✓	We offer mortgages from the whole market.
	We 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 for life, critical illness, ASU and general household insurance.
	You will not receive advice or a recommendation from us for for life, critical illness, ASU and general 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 a recommendation for you after we have assessed your needs.
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✓	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.
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**4. What will you have to pay us for our services?****Insurance**

✓	No Fee.
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	A fee.
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You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

**Mortgages**

	No fee.
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✓	A fee of £395.00 on completion. We will also be paid commission from the lender.
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You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

**5. Refund of fees**

If we charge you a fee, and your mortgage does not go ahead, you will receive:

	A full refund.
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✓	No refund only payable when mortgage completes.
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**6. Who regulates us?**

Heather Homes Ltd (H2ms), 33 Bridge Street, Newport, South Wales, NP20 4BH is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300483.

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

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

**7. What to do if you have a complaint**

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

...in writing	Write to: Heather Homes Ltd (H2ms), Complaints Department, 33 Bridge Street, Newport, South Wales, NP20 4BH
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...by phone	Telephone: 01633 662000
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If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

**8. 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 100% of the first £2000 and 90% of the remainder of the claim, without 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 the compensation scheme arrangements is available from the FSCS.