

## About our Insurance and Mortgage services

Veracity Mortgage Services

Dalgety Bay Business Centre  
Sybig House  
Ridge Way  
Dalgety Bay  
KY11 9JN

---

### 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, Critical Illness Cover and Income Protection.



We only offer products from a limited number of insurers for Buildings & Contents Insurance.

#### First Charge Mortgages



We offer mortgages from a comprehensive panel of lenders, but not deals that you can only obtain by going direct to a lender.



We only offer first-charge mortgages from a limited number of lenders. We will provide you with a list of the lenders we use.



We only offer first charge mortgages from a single lender.

#### Second Charge Mortgages



We do not offer second-charge mortgages.

---

### 3. Which service will we provide you with?

---

Insurance	
<input checked="" type="checkbox"/>	We will give a personal recommendation, on the basis of a fair and personal analysis for Life Assurance, Critical Illness and Income Protection.
<input checked="" type="checkbox"/>	We will give a personal recommendation, but not on the basis of a fair and personal analysis for Buildings & Contents Insurance.

First Charge Mortgages	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	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 will you have to pay us for our services?

---

Insurance	
<input checked="" type="checkbox"/>	We will retain commission from the insurer
<input type="checkbox"/>	A fee.

Mortgages	
<input checked="" type="checkbox"/>	We will retain commission from the lender.
<input checked="" type="checkbox"/>	A fee of £345 payable on completion for purchases and re-mortgages. A fee of £195 payable on completion for product transfers.

Refund of Fees	
<input type="checkbox"/>	A full refund.
<input type="checkbox"/>	A partial refund.
<input checked="" type="checkbox"/>	No refund.

---

## 5. Who regulates us?

---

Karen Todd trading as Veracity Mortgage Solutions is an appointed representative of H L Partnership Limited, Merus Court Leicester LE19 1RJ, England, which is authorised and regulated by the Financial Conduct Authority. H L Partnership Limited's FCA number is 303397.

---

## 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, 6 Merus Court Leicester LE19 1RJ By phone: Telephone 03300 552 651

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. 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.

### Mortgage

Mortgage advising and arranging is covered up to a maximum limit of £85,000

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