

keyfacts

About our services

Julian Hope Financial Services Limited

22 Burrfields Road
Chapel en le Frith
High Peak
SK23 0JW

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?

Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies.
Ask us for a list of the companies and products we offer.
- We only offer products from a single group of companies

Insurance

- We offer products from a range of insurers for Term Assurance, income protection, Private Medical, and Critical Illness.
- We only offer products from a limited number of insurers for buildings & contents insurance.
Ask us for a list of the insurers we offer insurance from.
- We can only offer products from Bankers Insurance Company Limited for accident, sickness & unemployment.

Mortgages including Lifetime Mortgages and Home reversion schemes

- 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 a limited range of mortgages from a single lender.

3. Which service will we provide you with?

Investment

- 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.

We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:

- Conduct a full assessment of your needs;
- Offer advice on whether a non-stakeholder product may be more suitable

Insurance

We will advise and make a recommendation for you after we have assessed your needs for (term assurance, critical illness, income protection, accident, sickness & unemployment, buildings and contents).

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.

Mortgages including Lifetime Mortgages and Home reversion schemes

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

Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.

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

Insurance

A fee.

No fee we will receive commission from the provider.

Mortgages including Lifetime Mortgages and Home reversion schemes

No fee. We will be paid by commission from the lender.

We will charge you 0.5% of the amount you borrow, for researching and arranging your mortgage. For example if you borrow £100,000 the fee would be £500. Our fee becomes payable as follows, £50 when we give you our recommendation, with the remainder payable when your mortgage completes.

We will charge you 0.35% of the amount you borrow, for researching and arranging your mortgage. For example if you borrow £100,000, we will charge you a fee of £350. Our fee becomes payable as follows, 350 when we give you our recommendation, with the remainder payable when your mortgage completes. We may also receive 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 or home reversion scheme does not go ahead, you will receive:

A full refund

No refund, as the fees paid covers the work undertaken to research the market and select the mortgage that best suits your needs.

5. Who regulates us?

Julian Hope Financial Services Limited is authorised and regulated by the Financial Services Authority. Julian Hope Financial Services Limited FSA register number is xxxxxx

Julian Hope Financial Services Limited's permitted business is advising on regulated mortgage contracts, arranging (bringing about) mortgage contracts, making arrangement with a view to regulated mortgage contracts, arranging (lifetime) mortgages, Arranging (bringing about) deals in investments, Advising on investments (except on Pension transfers and opt outs, Advising on Non Investment Insurance contracts and agreeing to carry on a Regulated Activity.

You can check this on the FSA's Register by visiting the FSA's Website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

....in writing Write to the Mrs Shirley Hope, Julian Hope Financial Services Limited, 22 Burrfields Road, Chapel en le Frith, High Peak, SK23 0JW

....by phone Telephone 01298 814687

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 for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Mortgages including Lifetime Mortgages and Home reversion schemes

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. Home reversion schemes are not covered by the Financial Services

Compensation Scheme.

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

Message from the Financial Services Authority

Think carefully about this information before deciding whether you want to go ahead. If you are at all unsure about which lifetime mortgage or home reversion scheme is right for you, you should ask your adviser to make a recommendation.

Please remember that home reversion schemes are not regulated by the FSA.