



About our services



Your Money Matters Limited

250 Kings Road Chelsea London SW3 5UE

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumer considering buying certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Investment

- Investment options: We offer products from the whole of the market, We only offer products from a limited number of companies, We only offer products from a single company.

Insurance

- Insurance options: We offer products from a range of insurers for Term Assurance, Critical Illness, Health Insurance and Buildings and Contents Insurance, We only offer products from a limited number of insurers, We only offer from a single insurer.

3. Which service will we provide you with?

Investment

- Investment service options: 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, You 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

- Insurance service options: We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Critical Illness, Health Insurance and Buildings and Contents Insurance, 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?

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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.

**You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.**

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5. Who regulates us?

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**Your Money Matters Limited is authorised and regulated by the Financial Services Authority. Our FSA Register number is 456515**

**Your Money Matters Limited's** permitted business is advising and advising on and arranging savings and investments products, pensions and non-investment Insurance contracts.

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.

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6. What to do if you have a complaint

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

- in writing to: **Your Money Matters Limited 250 Kings Road Chelsea, London SW3 5UE**
- by phone: **020 7351 6550**

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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

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**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.**

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Investment

**Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so 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.**

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

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