

This document provides you with key information about our services, including insurance and mortgage advice, as required by the Financial Conduct Authority (FCA). Please read it carefully.

1 ABOUT US AND REGULATION

Impact Financial Services Limited is authorised and regulated by the Financial Conduct Authority (FCA).

Our FCA Firm Reference Number (FRN) is **1025644**.

You can check this on the Financial Services Register at www.fca.org.uk/register or by contacting the FCA on **0800 111 6768**.

2 WHOSE PRODUCTS DO WE OFFER?

Insurance

We offer advice and recommendations from a range of insurers for non-investment insurance products:

- Life Assurance
- Critical Illness Cover
- Income Protection
- Family Income Benefit
- Buildings & Contents

We act on your behalf, not the insurer's.

Mortgages

We offer first charge mortgages from the whole of the market, excluding products available only by direct application to lenders.

3 WHICH SERVICE WILL WE PROVIDE?

Insurance

We will assess your needs and circumstances and provide advice and a recommendation for suitable protection and general insurance products.

Mortgages

We will assess your needs and circumstances and provide advice and a recommendation for a suitable mortgage.

4 WHAT WILL YOU HAVE TO PAY US?

Service	Payment Method
Mortgages	Commission from lender + possible fee (disclosed in advance). Max fee: £495 or 1.5% of loan amount.
Insurance	We receive commission from the insurer. No fee is charged for insurance advice.

5 WHAT TO DO IF YOU HAVE A COMPLAINT

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

In Writing

Impact Financial Services Ltd
Suite 15, Unit 4, Blenheim Court
Peppercorn Close, Peterborough PE1 2DU

By Phone

01733 924 329

By Email

complaints@impactfs.uk

If unresolved, you may refer your complaint to the [Financial Ombudsman Service \(FOS\)](http://www.fos.org.uk).

6 FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS):

Insurance

- Protection: **100%** of claim (no upper limit)
- General: **90%** of claim (no upper limit)

Mortgages

Advice covered up to **£85,000**

Further information: www.fscs.org.uk