

About our services

Smart:Money:Online

Abbey House
282 Farnborough RD
Farnborough
GU14 7NA

1. The Financial Conduct Authority (FCA)

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

2. Whose products do we offer?



We offer products from a range of insurers for non-investment life assurance, critical illness cover, income protection, accident sickness & unemployment insurance & home insurance.

We can only offer products from a limited number of insurers for buildings and insurance contents and payment protection. Ask us for a list of insurers we offer insurance from.

3. Which service will we provide you with?



We will advise and make a recommendation for you after we have assessed your needs for non-investment life assurance, critical illness cover, income protection, accident sickness & unemployment insurance & home 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.

4. What will you have to pay us for our services?



No fee.

A fee

5. Who regulates us?

Smart:Money:Online is an appointed representative of Highview Network Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Highview Network Limited FCA number is 555154.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint?

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

In writing: Write to The Compliance Officer, Smart:Money:Online, Abbey House, 282 Farnborough Road, Farnborough GU14 7NA

By phone: Please call us on: 0800 088 2109

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 advising and arranging is covered for 90% of the claim with no upper limit. Further information about the compensation scheme arrangements are available from the FSCS.

8. Your right to cancel

You have a legal right to cancel your policy for any reason, subject to no claims having occurred, within 30 days of receiving the full terms and conditions. You will always be advised where this right applies.

To cancel please contact the firm in writing within the timing deadlines at the following address: Write to The Compliance Officer, Smart:Money:Online, Abbey House, 282 Farnborough Road, Farnborough GU14 7NA
