



## About our Insurance and Mortgage services

Rockhopper Mortgages  
Blackwell House  
Guildhall Yard  
London  
EC2V 5AE

Date of Issue: 3rd January 2021

### 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?

Life, Critical Illness and Income Protection	
<input checked="" type="checkbox"/>	We offer products from Aviva for Life, Critical Illness and Income Protection for UK residents. We offer products from AIG for Life, Critical Illness and Income Protection for non UK residents.
First Charge Mortgages	
<input type="checkbox"/>	We are not limited in the range of first charge mortgages we will consider for you
<input checked="" type="checkbox"/>	We offer a comprehensive range of first charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender. We will provide you with a list of lenders we use. We offer products for personal & business purposes
<input type="checkbox"/>	We only offer first charge mortgages from a limited number of lenders. We will provide you with a list of the lenders we use.
<input type="checkbox"/>	We only offer first charge mortgages from a single lender.
Second Charge Mortgages	
<input checked="" type="checkbox"/>	We do not offer second charge mortgages

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

Insurance	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs for Life, Critical Illness and Income Protection.

<input type="checkbox"/>	You will not receive advice or a recommendation from us for us for Life Assurance, Income Protection or Building\Contents. 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.
<b>First Charge Mortgages</b>	
<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 advice or 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?

<b>Pure Protection</b>	
<input checked="" type="checkbox"/>	No Fee. We will be paid by commission from the insurer.
<input type="checkbox"/>	A fee.

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

<b>Mortgages</b>	
<input checked="" type="checkbox"/>	We will charge a total fee of £1495.
<input checked="" type="checkbox"/>	This will be payable £495 upfront with the balance due on completion of the mortgage.
<input checked="" type="checkbox"/>	We will receive a commission from the lender.
<input type="checkbox"/>	No Fee

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.

#### 5. Who regulates us?

Rockhopper Origination Limited is an appointed representative of H L Partnership Limited, 2nd Floor, Unit 1, Southern Gate Office Village, Southern Gate, Chichester, West Sussex, PO19 8GR, England, which is authorised and regulated by the Financial Conduct Authority. H L Partnership Limited's FCA number is

<b>If we charge you a fee, and your mortgage does not go ahead, you will receive:</b>	
<input checked="" type="checkbox"/>	Your fee will be refunded if we fail to secure you an agreement in principle based upon the information you have provided in the FactFind. You will not receive a refund if, having undertaken the FactFind you decide to withdraw, choose not to accept my recommendation or do not complete the mortgage process.

## 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, 2<sup>nd</sup> Floor, Unit 1, Southern Gate Office Village, Southern Gate, Chichester, West Sussex, PO19 8GR

**By phone:** Telephone 03300 552 651

**By email:** [complaints@hlpartnership.co.uk](mailto:complaints@hlpartnership.co.uk)

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

[or]

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.

## **How we will handle your personal data and protect your privacy.**

A guide to how we meet the requirements of the Data Protection Act.

Making sure personal data is secure and properly dealt with is of paramount importance in our dealings with you. It is therefore important you understand what information we will take, why we need it, and how we will process your details.

### **What data will you ask me for?**

In order to fully understand your financial needs and be able to give good advice, we need to obtain information about you, your family, your personal circumstances, and your preferences.

Some of the information will be private and may be sensitive, such as details of your income and expenditure, health, debts and credit commitments, legal proceedings and adverse credit. Much of the information you provide will, as part of your application, be passed on to the company whose products you apply for.

### **Do I have to provide my personal data?**

In order for us to be able to give you suitable advice, we need you to provide all the information we ask for as openly and honestly as possible. If you prefer not to disclose some information, please tell us that you prefer not to disclose it and we will assess whether this will alter or impede the work we are doing for you.

### **How will you use my data?**

There are a number of reasons we need to process your personal data;

1. The primary reason is to allow us to do the job you've asked us to do. Specifically, we will use your data to:
  - Assess and provide advice to meet your needs and circumstances;
  - Introduce you to a range of product and service providers in order to meet your requirements;
  - Administer cases and assist processing of applications;
  - Tell you about any changes to products and service we have arranged for you;
  - Inform you about products and services we think may be suitable for you (unless you ask us not to send you this information).
2. We may also process your information in order to meet our legal and regulatory requirements. These may include:
  - Complying with the regulations set out by the Financial Conduct Authority and other regulators as required;
  - Preventing financial crimes such as money laundering and fraud by passing your details to other relevant bodies such as the police and National Crime Agency where required.
3. We may also process your personal data for our own legitimate interests. Typically, these would be limited to:
  - Analysing our business for trends and research how we can improve our services to customers;
  - Reviewing the work we have carried out for you to ensure we have met the regulations and quality standards;
  - Ensuring we are able to exercise or defend legal challenges in the future.

### **How long we will store your data?**

We will only keep your personal information as long as necessary. How long that is depends on the type of data and the nature of the work we have carried out. In most cases, your personal data will be stored for an indefinite period as we need to keep evidence that we have fulfilled our legal and regulatory requirements.

### **Can I see a copy of my personal data?**

Yes. Please write to our Data Controller (details below) and we will provide a copy of any personal data we hold about you within one calendar month of receiving your request. Please note that we may need to verify your identity before providing the information.

**What if my data is incorrect or incomplete?**

You have the right to have your data corrected or completed by contacting our Data Controller in writing (details below). Please be aware that we need to maintain records of information as it was at the time of the advice or the transaction taking place.

**Can I have my data erased?**

If we have provided you with advice or processed a transaction on your behalf, we will not normally be able to erase your personal data. This is because we are obliged to maintain records of our advice and transactions to meet our regulatory requirements and in case we need to exercise or defend legal claims in future.

**Who is your Data Controller?**

Our Data Controller is:

Rockhopper Origination Limited  
Blackwell House, Guildhall Yard, London, EC2V 5AE  
Telephone: 0203 621 5696\*  
Email: [info@rockhopper.uk.net](mailto:info@rockhopper.uk.net)

Our registration number on the Information Commissioner's Office register is ZA192466

**How can I get more information?**

If you would like further details on how we use your personal information or if you have any data protection queries, please write to:

The Data Protection Officer, HL Partnership Limited, 2nd Floor, Unit 1, Southern Gate Office Village,  
Southern Gate, Chichester, West Sussex, PO19 8GR  
Telephone: 03300552651  
Email: [compliance@hlpartnership.co.uk](mailto:compliance@hlpartnership.co.uk)

*\*Telephone calls may be recorded and monitored for training and security purposes.*

**If you'd like to make a complaint about how we have handled your personal data...**

...please write in the first instance to The Data Protection Officer at the above address.

If you are not satisfied with the Data Protection Officer's response, you can make a complaint to:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF  
Telephone: 0303 123 1113 (local rate) or 01625 545 745 (national rate)  
Email through their website at: <https://ico.org.uk/concerns/>