

SMH Finance LLP

Reference number: 840234

This firm is authorised for **specific activities and product types**. It's important to check the full record for what regulated activities this firm has permission to do.

▲ **Some activities by this firm may not be protected**

This firm is shown on the Register because it is now, or was previously, approved by the FCA (or relevant regulatory body). As a result, you may be able to complain about this firm to the Financial Ombudsman Service. If this firm goes out of business owing you money you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). However, this is not always the case and these organisations may not cover some of this firm's activities. If you would like to check what is and what isn't covered, you can ask this firm to confirm this to you in writing. There's more information on the **Financial Ombudsman Service's website (<https://www.financial-ombudsman.org.uk/consumers/complaints-can-help/>)**, and the **FSCS's website (<https://www.fscs.org.uk/what-we-cover/>)**, about the kind of complaints and claims they can help with. The final decision on whether or not they will consider any complaint or claim is for the Financial Ombudsman Service or the FSCS.

Who is this firm?

Firm details

Check details about this firm's place of business, contact details, etc.

The 'firm details' displayed on the register have been confirmed as correct.

Firms are required to confirm that the information shown is correct at least annually.

Address

5 Westbrook Court
Sharrow Vale Road
Sheffield
South Yorkshire
S11 8YZ
UNITED KINGDOM

Phone

+441142634432

Email

dlukic@smh.group

Website

<https://principlefinance.co.uk/>

Firm reference number

840234

Registered company number

[OC425865](#)

Firm status



Check this firm's status and any additional regulatory information.

Status

Authorised

Since 01/07/2019

This firm is authorised for **specific activities and product types**. It's important to check the full record for what regulated activities this firm has permission to do.

Type

Regulated

Trading names



This firm currently trades under 3 trading names.

Current names

Showing 3 results out of 3

Name	Type of name (Registered, Trading)	Effective from
Principle Finance	Trading	18 Jul 2023
SMH Finance LLP	Registered	11 Jan 2021
SMH Residential Mortgages	Trading	11 Jan 2021

Previous names

Showing 2 results out of 2

Name	Type of name (Registered, Trading)	Effective from	Effective to
Principle Mortgages	Trading	11 Dec 2019	18 Jul 2023
SMH Residential Mortgages LLP	Registered	15 Apr 2019	11 Jan 2021

How are customers protected?

Protections and support

Understand the protections you have when dealing with this firm, and how to make a complaint.

Customer protections and the Register

The Register tells you the activities the FCA has given this firm permission to carry out. The Register can only give you general information about the help from other organisations if something goes wrong when dealing with this firm. The Register does not detail the activities that the firm undertakes that do not require FCA approval.

The Financial Ombudsman Service and the Financial Services Compensation Scheme (FSCS) are the main organisations who may be able to help if something goes wrong when dealing with this firm. The Financial Ombudsman Service may be able to resolve your complaint against this firm if the firm fails to deal with it properly. The FSCS may be able to provide compensation if this firm goes out of business owing you money.

The protection provided by the Financial Ombudsman Service and FSCS depends on the activity a firm is carrying out. There are also other conditions, such as needing to bring a complaint or claim within a set time period, that affect any protection you may have. The final decision to consider any specific complaint or claim is determined by the Financial Ombudsman Service or the FSCS. You should always check which activities are covered by these organisations before doing business with this firm.

The Financial Ombudsman Service may be able to consider a complaint about this firm

If this firm fails to deal with your complaint properly, you can ask the Financial Ombudsman Service to help. But it may not be able to consider complaints about all the firm's activities. The Financial Ombudsman Service has the final decision as to whether or not it will consider a specific complaint.

You can complain to the Financial Ombudsman Service about most regulated activities and some unregulated activities. The **Financial Ombudsman Service's website (<https://www.financial-ombudsman.org.uk/>)**, has information about the type of activities you can complain about.

The Financial Services Compensation Scheme may be able to consider a claim against this firm if it fails

The Financial Services Compensation Scheme (FSCS) doesn't apply to claims made in connection with consumer credit activities other than certain debt management business. However, claims made in connection with other regulated activities that this firm has permissions for may be covered by the Financial Services Compensation Scheme.

If this firm has failed, you should contact the **Financial Services Compensation Scheme (<https://www.fscs.org.uk/>)** to find out if it can help.

If you have a complaint about a firm

If you are concerned you've been scammed: consumers in England, Wales or Northern Ireland should immediately contact **the FCA** (<https://fca.org.uk/contact>) and **Action Fraud** (<https://www.actionfraud.police.uk/>); consumers in Scotland should immediately contact **the FCA** (<https://fca.org.uk/contact>) and **Police Scotland**. (<https://www.scotland.police.uk>).

Complain to the firm

Daniel Lukic

5 Westbrook Court
Sharrow Vale Road
Sheffield
South Yorkshire
S11 8YZ
UNITED KINGDOM

+441142634432

dlukic@smh.group

<https://principlefinance.co.uk/>

Report to the FCA

If you have concerns about a firm listed on the Register, **contact the FCA directly.** (<https://www.fca.org.uk/contact>).

If you suspect you have been contacted by an unauthorised firm or individual carrying out an FCA-regulated activity, report it to us using **this form.** (<https://www.fca.org.uk/report-scam-unauthorised-firm-individual>).

Help using the Register

If you have any concerns or difficulties using the Register you can contact the FCA and we will talk you through the record and answer any queries you may have.

What can this firm do in the UK?

Restrictions

Check the requirements placed on this firm. Requirements are restrictions governing the regulated activities that this firm can do.



Client Money

This firm cannot hold and cannot control client money.

Specific requirements may change this firm's ability to hold or control client money – see below for details.

Financial promotions



Check if this firm has permission to approve financial promotions and what these permissions are.

What this information means

The law restricts who can promote financial services and products ('communicate financial promotions'). Firms or individuals ('persons') have to be authorised to do this, unless an authorised person has already approved the financial promotion or an exemption applies. This firm is an authorised person. This means it may be able to approve financial promotions for unauthorised persons in some circumstances. This section sets out the types of financial promotions this firm can approve.

Unless there is a **requirement** on this firm that says otherwise, then:

This firm can approve its own financial promotions as well as those of members of its wider group and, in certain circumstances, those of its appointed representatives.

If you have concerns about a financial promotion or would like to check that an authorised person has approved a financial promotion, please contact the authorised person who communicated or approved it.

If the financial promotion came from an unauthorised person, then the promotion may show the name of the authorised person who approved it or that firm's reference number (FRN).

Please note The Financial Ombudsman Service is unlikely to consider a complaint about the approval of a financial promotion. The Financial Services Compensation Scheme is unlikely to be able to consider claims that are solely about the communication or approval of financial promotions.

If you're worried or have a complaint about the firm, please check '[How are customers protected?](#)' section.

Activities and services



Learn about the regulated activities that this firm has FCA and/or PRA permission to provide and other information related to specific non-regulated activities and services that may impact your business with a firm.

What to do with this information

These regulated activities are grouped into categories. You should check the specific activities within these categories relate to the business you want to do with the firm, not just the categories.

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Once you have checked this page, you should contact the firm via their main contact details and ask them to confirm their permitted regulated activities.

If you don't understand whether the permissions cover the business you want to do, you should **contact the FCA.** (<https://www.fca.org.uk/contact>)

Insurance



Advising on investments (except on Pension Transfers and Pension Opt Outs)



Customer Type

- Commercial
- Retail (Non-Investment Insurance)

Investment Type

- Non-investment insurance contracts

Arranging (bringing about) deals in investments



Customer Type

Commercial
Retail (Non-Investment Insurance)

Investment Type

Non-investment insurance contracts

Making arrangements with a view to transactions in investments

Customer Type

Commercial
Retail (Non-Investment Insurance)

Investment Type

Non-investment insurance contracts

Mortgages & home finance

Advising on regulated mortgage contracts

Customer Type

Customer

Investment Type

Regulated mortgage contract

Arranging (bringing about) regulated mortgage contracts

Customer Type

Customer

Investment Type

Regulated mortgage contract

Making arrangements with a view to regulated mortgage contracts



Customer Type

Customer

Investment Type

Regulated mortgage contract

Consumer credit



Credit Broking

Debt-counselling

LIMITATIONS



Limitation

Limited to counselling-no debt management plans : Limited to debt counselling excluding giving advice about debt management plans. In this limitation "debt management plans" is defined as: "a non-statutory agreement between a customer and one or more of the customer's lenders the aim of which is to discharge or liquidate the customer's debts, by making regular payments to a third party which administers the plan and distributes the money to the lenders".

Other activities



Agreeing to carry on a regulated activity

LIMITATIONS



Limitation

Limited to carry on regulated activities. : The firm can only agree to carry on the regulated activities specified in this Notice.

The FCA is required to display some information related to certain non-regulated activities. Firms may do other business that is not regulated. You should check with the firm what business it carries out that isn't regulated and what your protections may be.

Insurance Distribution

A firm that offers or sells insurance products and services.

This firm is able to undertake insurance distribution.

Consumer buy-to-let Status

Registered

Since 01 Jul 2019

Consumer buy-to-let Business

Consumer buy-to-let arranger

Consumer buy-to-let advisor

Who is involved with activities at this firm?

Individuals

Individuals currently and previously involved in regulated activities at this firm.

You should check the details of any individual that you want to carry out regulated activities on your behalf, especially their current roles and any disciplinary or regulatory action on their record.

Current

Showing 5 results out of 5

Name	Individual reference number	Status	Role
<u>Jonathon Mark Dickens</u>	JXD14245	Approved by regulator	SMF27 Partner
<u>James Edward Hartley</u>	JEH01264	Approved by regulator	SMF27 Partner

Name	Individual reference number	Status	Role
<u>Daniel Carl Lukic</u>	DXL14188	Approved by regulator Certified / assessed by firm	[FCA CF] Functions requiring qualifications SMF16 Compliance Oversight SMF27 Partner Responsible for Insurance Distribution Responsibility for MCD Intermediation 20. Advising or arranging (bringing about) regulated mortgage contracts for a non-business purpose
<u>Luke Catt</u>	LXC00513	Certified / assessed by firm	[FCA CF] Functions requiring qualifications 20. Advising or arranging (bringing about) regulated mortgage contracts for a non-business purpose
<u>Samuel Reardon</u>	SXR00333	Certified / assessed by firm	[FCA CF] Functions requiring qualifications 20. Advising or arranging (bringing about) regulated mortgage contracts for a non-business purpose

Previous

Showing 4 results out of 4

Name	Individual reference number	Role
<u>Jonathon Mark Dickens</u>	JXD14245	CF4 Partner
<u>James Edward Hartley</u>	JEH01264	CF4 Partner
<u>Daniel Carl Lukic</u>	DXL14188	CF4 Partner CF10 Compliance Oversight
<u>James Furniss</u>	JXF23550	CF4 Partner (AR)

Who is this firm connected to?

Appointed representatives and agents

This firm is/was responsible for regulated activities of the firm(s) listed below during the period it (they) acted on its behalf (between the dates shown below as Effective from and Effective to).

The table(s) below lists the Appointed Representatives and Payment services / Electronic money agents currently or previously connected with this firm. You can also see if they have/had Tied agent or EEA Tied agent status. In each case, the principal is / was responsible for the regulated activities carried out on its behalf by its appointed representatives / agents during the dates shown below as Effective from and Effective to (when the relationship ended). An agent or Appointed Representative may act of behalf of more than one principal firm.

Previous

Filter 

Showing 1 result out of 1

Name	Insurance Distribution	Tied Agent	EEA Tied Agent	AR Relationship	Firm reference number	Effective from	Effective to
<u>SMH Commercial Finance LLP</u>	No	No	No	Full	943894	28 Jan 2021	03 Apr 2025

Regulators

Current and former regulators of this firm.

This table shows the former and current regulators of this firm, in the UK and in other European Economic Area (EEA) countries.

Showing 1 result out of 1

Regulator	Effective from	Effective to
Financial Conduct Authority	01 Jul 2019	