

Disclosure Document

1 THE FINANCIAL CONDUCT AUTHORITY (FCA)

The FCA is the 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 AND WHICH SERVICE WILL WE PROVIDE YOU WITH?

Mortgages

We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a Lender.

We will advise and make a recommendation for you on mortgages after we have assessed your needs.

Insurance

We offer insurance products from a range of insurers.

We will advise and make a recommendation for you after we have assessed your insurance needs.

Alternative finance options

Note: If you are looking to increase your borrowing on an existing mortgage then there are a few options available to you, including:

- ✓ Further advance with your existing Lender;
- ✓ Second charge regulated mortgage;
- ✓ Unsecured lending, such as a personal loan.

We are required to inform you of the alternative options available to you so that you can consider them against your personal circumstances. Please note, we will not provide advice on whether a second charge regulated mortgage or unsecured lending is more suitable for you. We will however provide advice on whether a further advance is more suitable.

3 WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

Mortgages

A Fee of up to 1% of the loan amount will be charged on completion of the mortgage. We will also be paid commission from the lender.

You will receive a European Standardised Information Sheet (ESIS) when considering a particular mortgage product which will tell you about any fees relating to it. It will also include the actual amount of commission we will receive.

Insurance

A fee of no more than £250 may be charged on completion of the policy. We will also be paid commission from the Insurer.

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

4 WHO REGULATES US?

Crunch Mortgages is a trading style of E-Crunch Ltd who are an appointed representative of Seico Insurance & Mortgages Ltd. Goldstone Centre, 2 Goldstone Street, Hove, BN3 3RJ, which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register Number is: 300024.

Our permitted business is advising on and arranging insurance products and mortgages.

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

5 WHAT TO DO IF YOU HAVE A COMPLAINT

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

... **in writing** Write to The Compliance Department, Seico Insurance & Mortgages Ltd, Goldstone Centre, 2 Goldstone Street, Hove, East Sussex, BN3 3RJ.

... **by phone** Telephone: 01273 778888

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk

6 ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FCS)?

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.

Mortgages

Mortgage advising and arranging is covered for up to a maximum limit of £50,000.

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

Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.



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