

INITIAL DISCLOSURE DOCUMENT

You should use the information provided within this document to decide if our services are right for you

WHOSE PRODUCTS DO WE OFFER?

Mortgages We are not limited in the range of mortgages and lenders we will consider for you. However, we will not take into consideration deals that you can only obtain by going direct to a lender.

We offer regulated mortgage contracts that are used for non-business purposes.

Insurance We offer products from a range of insurers for all non-investment insurance products.

WHICH SERVICE WILL WE PROVIDE YOU WITH?

Mortgages We offer an 'advised' sales service.
This means we will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances.

Insurance We will advise and make a recommendation for you after we have assessed your needs for all non-investment insurance products.

WHAT YOU WILL HAVE TO PAY US FOR OUR SERVICES

Mortgages We will not charge a fee. We will be paid by commission from the lender
You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to that mortgage.
You also have the right to request an illustration for any mortgage we offer.

Insurance We will not charge a fee for advising on or arranging all non-investment contracts that we deal with.
You will receive a quotation.

WHO REGULATES US?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 560365.

Our permitted business is advising on and arranging non-investment insurance contracts and regulated mortgage contracts.

You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768 (freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

WHAT TO DO IF YOU HAVE A COMPLAINT

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

...in writing: Compliance Director, More Choice Financial Ltd,
7 Station Square, Flitwick, Beds, MK45 1DP
Email address: enquiries@morechoice.info

...by phone: Telephone 01525 720984

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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 will depend on the type of business and the circumstances of the claim.

Mortgages Mortgage advising and arranging is covered 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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.