

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.

All information we provide will be made clear and accessible to you. You will also be given the choice to receive the information relating to any insurance products in paper format, free of charge. If you would like a paper copy at any time then please let us know.

2. WHOSE PRODUCTS DO WE OFFER AND WHICH SERVICE WE WILL 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 act as an Independent Intermediary on behalf of our customers. We offer insurance products related to the mortgage from a range of insurers, by carrying out a fair and personal analysis of the market. We will advise and make a personal recommendation for you after we have assessed your insurance needs. An example of this is Life Cover, Critical Illness and Income Protection.

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 £495 may 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) or a Key Facts Illustration (KFI+) 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 which is a percentage of the total premium.

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, Seico Mortgage Services are trading styles of Seico Insurance & Mortgages Ltd, Verulam House, 142 Old Shoreham Road, Hove, East Sussex, BN3 7BD 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 register.fca.org.uk/s/ 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, Verulam House, 142 Old Shoreham Road, Hove, East Sussex, BN3 7BD.

... **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 £85,000. 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.

Where the firm has not taken steps and caused a contract not to be affected by an Insurer on a Pure Protection Policy or General Insurance claim arising from the death or incapacity of the policyholder owing to injury, sickness or infirmity, then 100% of the claim is covered.

Crunch.

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