

INITIAL DISCLOSURE DOCUMENT

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

1. WHOSE PRODUCTS DO WE OFFER?

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

We are not limited in the range of mortgages we will consider for you and can offer you advice on both first and second charge loans.

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.

Please note that where you are increasing your mortgage borrowing, although we may not advise on the following finance options, these may be available to you and may be more appropriate:

- A further advance from your existing lender
- An unsecured loan

2. WHICH SERVICE WILL WE PROVIDE YOU WITH?

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.

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

We will not charge a fee. We will be paid commission from the lender.

You will receive a Key Facts Illustration/ESIS when considering a particular mortgage, which will tell you about any fees relating to that mortgage.

You also have the right to request a Key Facts Illustration/ESIS for any mortgage we offer.

4. 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 mortgages.

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

5. 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: enquiries@morechoice.info

By phone: 01525 720984

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

6. 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.

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

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

