

About our Insurance and Mortgage services

Richard Vale Mortgages Limited

Black Mountain House
21 St Owens Street
Hereford
Herefordshire
HR1 2JB

1. The Financial Conduct Authority (FCA)

The FCA is an 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?

Insurance	
<input checked="" type="checkbox"/>	We offer products from a range of insurers for Life, Critical Illness Cover and Income Protection.
<input checked="" type="checkbox"/>	We only offer products from Paymentsshield for Buildings & Contents Insurance.

First Charge Mortgages	
<input checked="" type="checkbox"/>	We offer mortgages from a comprehensive panel of lenders, but not deals that you can only obtain by going direct to a lender.
<input type="checkbox"/>	We only offer first-charge mortgages from a limited number of lenders. We will provide you with a list of the lenders we use.
<input type="checkbox"/>	We only offer first charge mortgages from a single lender.

Second Charge Mortgages	
<input checked="" type="checkbox"/>	We do not offer second-charge mortgages.

3. Which service will we provide you with?

Insurance	
<input checked="" type="checkbox"/>	We will give a personal recommendation, on the basis of a fair and personal analysis for Life Assurance, Critical Illness and Income Protection.
<input checked="" type="checkbox"/>	We will give a personal recommendation, but not on the basis of a fair and personal analysis for Buildings & Contents Insurance.

First Charge Mortgages	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	You will not receive a recommendation from us. You have decided to select your own product and we have explained the implications of this. You will receive an illustration which will tell you about any fees relating to a particular product.

4. What will you have to pay us for our services?

Insurance	
<input checked="" type="checkbox"/>	We will retain commission from the insurer
<input type="checkbox"/>	A fee.

Mortgages	
<input checked="" type="checkbox"/>	We will retain commission from the lender.
<input checked="" type="checkbox"/>	All fees are payable at offer stage: A fee of £695 for purchases and re-mortgages. A fee of £295 for product transfers. We will not charge any fee for the first product transfer that we do for you, per property, but a fee of £295 is payable on the second and all subsequent product transfer applications. A fee of £795 for shared ownership cases. A fee of £995 for cases that involve the following; <ul style="list-style-type: none">• Self-Build• Debt consolidation• Where a customer has a poor history of managing credit

Refund of Fees	
<input type="checkbox"/>	A full refund.
<input type="checkbox"/>	A partial refund.
<input checked="" type="checkbox"/>	No refund.

5. Who regulates us?

Richard Vale Mortgages Limited is an appointed representative of H L Partnership Limited, 6 Merus Court Leicester LE19 1RJ, England, which is authorised and regulated by the Financial Conduct Authority. H L Partnership Limited's FCA number is 303397.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us: In writing: Write to The Complaints Manager, HL Partnership Limited, 6 Merus Court Leicester LE19 1RJ By phone: Telephone 03300 552 651

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

7. 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 depends on the type of business and the circumstances of the claim.

Insurance

Insurance advising and arranging is covered for 90% of the claim with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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

Mortgage

Mortgage advising and arranging is covered up to a maximum limit of £85,000

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