

Combined initial disclosure document for:

**Fraser Heath Mortgage Services Ltd
9 Brooklea
Oldland Common
Bristol BS30 9SD**

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. You should use the information provided within this document to decide if our services are right for you.

We are an insurance intermediary that is acting on your behalf when delivering our services to you.

WHOSE PRODUCTS DO WE OFFER?

INSURANCE

We offer products based on a fair and personal analysis for Life Assurance, Critical Illness Cover, Income Protection and Private Medical Insurance.

MORTGAGES

We offer products in the following 'relevant market(s)':

- Regulated mortgage contracts that are used for a non-business purpose; and
- Regulated mortgage contracts that are used for a business purpose.

We offer a comprehensive range of first and second charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender

WHICH SERVICE(S) WILL WE PROVIDE YOU WITH?

INSURANCE

We will advise and make a recommendation for you after we have assessed your needs for Life Assurance, Critical Illness Cover, Income Protection and Private Medical Insurance.

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.

WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

INSURANCE

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the premium you pay to the insurer.

MORTGAGES

You will pay for our services on the basis of:

- A fee of £399 for advising on and arranging your mortgage which is payable on issue of the mortgage offer. We may also receive an amount from the lender.

We will tell you how much the total fee will be in good time before you apply for a mortgage, but you may ask for this information earlier.

- If we do not arrange a mortgage for you but you apply to the lender directly, we will charge a fee of £150 for initial administration and research, payable when you apply for the mortgage

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 an illustration / ESIS for any mortgage we offer.

REFUND OF FEES

If we charge you a fee and this is paid, and your mortgage does not go ahead, you will not receive a refund.

WHO REGULATES US?

Fraser Heath Mortgage Services Ltd is authorised and regulated by the Financial Conduct Authority. Our Financial Conduct reference is 794405.

Fraser Heath Mortgage Services Ltd's permitted business is: advising on and arranging mortgages, non-investment insurance products and General Insurance

Fraser Heath Mortgage Services Ltd is regulated in the United Kingdom.

You can check this on the Financial Conduct Authority 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 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 to the Compliance Officer Fraser Heath Mortgage Services Ltd, 9
Brooklea, Oldland Common, Bristol BS30 9SD
Email: becky@fraserheathmortgages.co.uk

.....by phone 0117 9329797

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.

INSURANCELong term insurance benefits (e.g. Life Assurance)

The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

General Insurance

General insurance advice and arranging is covered for 90% of the claim with no upper limit.

Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder.

Protection is at 90% where claims arise under other types of policy with no upper limit.

MORTGAGES

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

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

CLIENT DECLARATION

This document confirms the services offered by Fraser Heath Mortgage Services Ltd and our charges for those services and forms the basis upon which our recommendations will be made. Please sign below to confirm you have received and read this document. For your own benefit and protection you should read this document carefully before signing it. If you do not understand any point, please ask me for further information.

Client Full Name	Client Full Name
Client Signature	Client Signature
Date	Date