

Initial Disclosure Document about our services & costs



Newgate House
1 Newgate
YORK
YO1 7LA

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been designed to assist consumers, considering buying certain financial products, to decide if our services are right for you.

2. Whose products do we offer?

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 only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from
- We only offer mortgages from a single lender

3. Which service will we provide you with?

Mortgages

- We will advise and make a recommendation for you on your mortgage after we have assessed your needs.

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

Mortgages

- No fee. We will however be paid by commission from the lender
- An upfront research fee of a maximum of £100
- A minimum fee of £695 which could incorporate any products or services arranged by us in connection with this mortgage.

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund if the lender rejects your application
- A full refund if your application falls through
- No refund of the fees paid

5. Who regulates us?

Illingworths insurance & financial services is a trading style of J Illingworth & Co Ltd which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 207560.

Our permitted business is advising on and arranging home finance products and non investment insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint?

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

In writing: Write to: J Illingworth & Co Ltd, Newgate House, 1 Newgate, York, YO1 7LA

By phone: Telephone: 01904 631622.

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 without any upper limit.

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

Mortgage

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

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.