

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



# homeline

Your Mortgage & Protection Specialists

## Combined Mortgage & Protection initial disclosure document



Homeline Mortgages Ltd FCA 565780  
262 Ringwood Road, Poole, Dorset BH14 0RS  
T: 01202 937444. E: [info@homelinemortgages.co.uk](mailto:info@homelinemortgages.co.uk)

[www.homelinemortgages.co.uk](http://www.homelinemortgages.co.uk)

## Whose mortgage products do we offer?

### Insurance

We offer products based on a fair and personal analysis for all types of non-investment insurance contracts.

### Mortgages

We offer products in the following 'relevant markets:

- Regulated mortgage contracts that are used for a non-business purpose
- Regulated mortgage contracts that are used for a 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 mortgages
- 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 make a personal recommendation after we have assessed your needs and circumstances.

### 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 you will have to pay us for this service?

### 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.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

## Mortgages

You will pay for our services on the basis of:

### Advised sales

A flat fee of £295 will become payable on application and a further flat fee of £200 will become payable on Mortgage Offer.

### Large Loan

For loans over £1,000,000 a flat fee of £295 will become payable on application and a further £700 will become payable on Mortgage Offer.

### Impaired Credit

A flat fee of £295 payable on application and a further £400 will become payable on Mortgage Offer.

We will be paid by commission 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.

You will receive an 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

No refunds will be made as the fee we charge on application is to cover the cost of work carried out on your behalf. The second part of our fee will only become payable on receipt of your formal mortgage offer.

## Who regulates us?

Homeline Mortgages Ltd is an appointed representative of AMAC Mortgages Ltd Hill Barns, Applebram Lane South, Chichester, West Sussex, PO20 7EG which is authorised and regulated by the Financial Conduct Authority.

AMAC Mortgages Ltd Financial Conduct register number is 302881.

\*European Standard Information Sheet

AMAC Mortgages Ltd permitted business is:

- Advising on regulated mortgage contracts, non-investment insurance contracts;
- Arranging (bringing about) regulated mortgage contracts & non-investment insurance contracts
- Making arrangements with a view to regulated mortgage contracts & non-investment insurance contracts

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 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** Homeline Mortgages 4 Beta Centre, 262 Ringwood Road, Poole, Dorset, BH14 0RS

**...by email** [info@homelinemortgages.co.uk](mailto:info@homelinemortgages.co.uk)

**...by phone** 01202 937444

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

## Are we covered by the Financial Services Compensation Scheme?

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.

### Insurance

Long 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.

## Means of communication

We will provide information to you by whatever means are convenient to you. This could be by paper, email or other means. All such information will be made free of charge to you and in English.

You may at any time choose to request information in paper format and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email.

You may at any time choose to change your preferences as to how we communicate with you. However, where you choose to do this, we will require you to confirm this change in writing.

## Client declaration

This document confirms the services offered by Homeline mortgages 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 contact us for further information.

<b>Client Full Name</b>	<b>Client Full Name</b>
<b>Client Signature</b>	<b>Client Signature</b>
<b>Date</b>	<b>Date</b>