



Mortgage Initial disclosure documents for:

**Mike Oliver Associates
Spencer House
Mill Green Business Estate
Haywards Heath
West Sussex
RH16 1XQ**

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

WHOSE PRODUCTS DO WE OFFER?

MORTGAGES

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

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

WHICH SERVICE(S) WILL WE PROVIDE YOU WITH?

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?

MORTGAGES

Advised sales

You will pay for our services on the basis of:

A fee of £600 payable on application. We will also be paid 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.

The exact amount of commission we will receive is not known to us at this stage. We will confirm the actual amount to you as part of the lending illustration we are required to obtain from the lender

You also have the right to request an illustration / ESIS for any mortgage we offer.

REFUND OF FEES

No refund will be paid in the following circumstances:

- i) You decide not to proceed with your mortgage after a mortgage offer has been issued by the lender;
- ii) Your mortgage is declined by the lender due to non-disclosure of relevant information to Mike Oliver Associates or the lender;
- iii) Your mortgage application is declined by the lender due to you providing false or misleading information to Mike Oliver Associates or the lender.

WHO REGULATES US?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 646955.

Our permitted business is advising on and arranging non-investment insurance contracts, pure protection contracts, general insurance contracts and regulated mortgage contracts

You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> 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 Mike Oliver, Mike Oliver Associates, Spencer House, Mill Green Business Estate, Haywards Heath. RH16 1XQ

...by email advice@moaifa.co.uk

...by phone 01444 449222

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 (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.

MORTGAGES

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

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

CLIENT DECLARATION

This document confirms the services offered by Mike Oliver Associates 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