**Initial disclosure document for:**

**Anglo International Group Ltd**

**170 Epsom Road**

**Guildford**

**Surrey**

**GU1 2RP**

Tel: 01483 300377

Email:- ray@angloifa.com

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

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

**Whose mortgage products do we offer?**

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 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, but not deals that you can only obtain by going direct to a lender.

Please note that, where you are increasing your mortgage borrowing although we do not (or are unable to) advise on the following finance options these may be available to you and be more appropriate:-

* An unsecured loan

**Which service(s) will we provide you with?**

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.

**Capturing your needs**

We are committed to providing you with a service that meets with your individual needs. To enable us to achieve this objective it is important that you are open and frank with us and provide us with all of the necessary information that we will need to deliver a service that reflects your needs e.g. any existing mortgages or other loans you may have. This will enable us to identify products that best meet with your personal circumstances. It will also help us to identify any specific needs regarding the methods by which we deliver our services to you. For example, if you need information in large font or braille due to sight difficulties, we can provide you with that.

In addition if you request for this information to be communicated in a language other than English we will provide a translated version.

Further information on how we collect and use your personal data is set out in the separate Data Privacy Notice that we have issued to you.

**What you will have to pay us for this service?**

Advised sales

A fee of £150 for research, payable at outset. A further fee of £345.00 payable on production of lender’s formal offer for the mortgage. We will also be paid a procuration fee from the lender.

OR

A fee of £1500 payable upon application of the mortgage. We will refund any procuration fee we receive from the lender to you.

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 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.

**Who regulates us?**

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 307774 **.**

Our permitted business is:

* Advising on regulated mortgage contracts, investments, insurance contracts and non investment insurance contracts
* Arranging (Bringing about) regulated mortgage contracts, investments, insurance contracts and non investment insurance contracts
* Making arrangements with a view to regulated mortgage contracts, investments, insurance contracts and 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: Write to Anglo International Group Ltd. 170 Epsom Road, Guildford, Surrey GU1 2RP

…. by phone: Telephone: 01483 300 377.

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 either we or the providers with whom we arrange products were to go out of business. This depends on the type of product and the circumstances of the claim.

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 ([www.fscs.org.uk](http://www.fscs.org.uk)).

Or by contacting

Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY

Telephone number 0800 678 1100

International customers Telephone number +44 207 741 4100

**CLIENT DECLARATION**

This document confirms the services offered by Anglo International Group 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.

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| --- | --- |
| **Client Full Name** | **Client Full Name** |
| **Client Signature** | **Client Signature** |
| **Date** | **Date** |