

Combined Initial Disclosure Document

Douglas Hope Financial Management

43 Northbrook Street

Newbury

RG14 1DT

Email: carl@dhfm.co.uk

Tel No: **01635 35533**

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

WHO'S PRODUCTS DO WE OFFER?

INSURANCE

We will advise and make a recommendation for you after we have assessed your needs for non-investment insurance contracts i.e. Buildings & Contents, Term Assurance, Critical Illness, Private Medical Insurance and Mortgage Protection from a range of insurers.

MORTGAGES

We offer products in the following 'relevant market':

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

We offer a comprehensive range of mortgages from across the market. We are not limited in the range of mortgages we will consider for you

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 certain non-investment insurance contracts i.e. Buildings & Contents, Term Assurance, Critical Illness, Private Medical Insurance and Mortgage Protection.

MORTGAGES

We offer an 'advised' advice 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

No fee for all types of non-investment insurance contracts, we will be paid by commission from the provider. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

MORTGAGES We do not charge a fee for our advice; however, we retain any commission/fee paid to us by the lender. We will tell you how much the total commission/fee will be before you apply for a mortgage, but you may ask for this information earlier.

You will receive a key facts illustration 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 for any mortgage we offer.

REFUND OF FEES

If we charge you a fee and your mortgage does not go ahead, you will receive no refund under any circumstances.

WHO REGULATES US?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 453710.

Our permitted business is: *'advising on and arranging non-investment insurance contracts and Mortgages'*

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 (free phone) 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 Douglas Hope Financial Management

43 Northbrook Street

Newbury

RG14 1DT

by telephone 01635 35533

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.

Douglas Hope Financial Management – IDD 01/04/14

INSURANCE

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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 Douglas Hope Financial Management 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