

Combined initial disclosure document for:

Rigby Financial Ltd

4b Millbrook Business Park, Mill Lane, Rainford, St Helens, WA11 8LZ
01744 886077
enquiries@rigbyfinancial.co.uk

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

WHOSE PRODUCTS DO WE OFFER?

INSURANCE

We offer products from a range of insurers for term assurance, critical illness and income protection.

We can only offer products from a limited number of insurers for payment protection and buildings and contents.

We only offer products from Pru Health for Private Medical Insurance.

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 offer products in the following 'relevant markets':

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

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 term assurance, critical illness, non-profit whole of life, income protection, private medical insurance, payment protection, buildings and contents.

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?

INSURANCE

No fee for term assurance, critical illness, non-profit whole of life, income protection, private medical insurance, payment protection, buildings and contents. You will receive a quotation that will tell you about any other fees relating to a particular insurance contract.

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 fee of £199 for researching the market and selecting a mortgage that best suits your needs, payable before a decision in principle is obtained. We will also be paid commission from the provider.

We will tell you how much the total 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

WHO REGULATES US?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 627944

Our permitted business is: advising and arranging pure protection, general insurance 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** Write to Simon Rigby, 4b Mill Brook Business Park, Mill Lane, Rainford, St Helens, Merseyside, WA11 8LZ

... **by phone** Telephone 01744 884508.

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.

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 [insert name of firm] 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