



Combined Initial Disclosure Document



CASTLEGATE FINANCIAL SERVICES

0115 933 8333

www.castlegatefs.co.uk

info@castlegatefs.co.uk

Our Services

Castlegate Financial Services, is authorised and regulated by the Financial Conduct Authority. FCA Number 021597. You can check this on the FCA's Register by visiting the website register.fca.org.uk or by contacting the FCA on 0800 111 6768.

CLIENT CLASSIFICATION

Castlegate Financial Services classifies all clients as 'consumers' for both noninvestment insurance and 'clients' mortgage business, which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA).

Should we need to classify you differently we will discuss this with you, however, you should be aware that you may lose a number of regulatory protections which will be outlined in a revised agreement.

OUR COMMITMENT TO YOU

Prior to providing you with any advice we will take time to understand your current needs, circumstances and attitude to risk (where applicable) Any advice provided will be confirmed to you in writing.

Castlegate Financial Services Limited takes all our regulatory responsibilities very seriously and we ensure that all our staff are required to demonstrate their competence to undertake their role and our business is structured in a manner that is designed to meet in full all the requirements set by our regulator, the Financial Conduct Authority.



Complete Financial Peace of Mind

METHODS OF COMMUNICATION

Unless you advise us otherwise, we will communicate with you via face-to-face meetings (to include Zoom, Skype etc), telephone, SMS and email.

LANGUAGE

Please note that all our communications and documents will be provided to you in English

CLIENT MONEY

Castlegate Financial Services does not handle clients' money. We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

INTRODUCTIONS TO A THIRD PARTY

We may receive a fee for making introductions to third party product or service providers. Should we receive a fee we will confirm in writing to you what that fee will be. When acting as an introducer, marketer or promoter of a scheme, no responsibility is accepted for any matters arising from the referral to the scheme product provider. It is your responsibility to ensure that you enter into separate Terms & Conditions with the third-party advisor.



Complete Financial Peace of Mind

DATA PROTECTION NOTICE

For details of our Data Protection statement and policy, please see our separate Data Protection Statement, which will be provided separately to you.

NON-INVESTMENT AND GENERAL INSURANCE

Castlegate Financial Services is permitted to advise on and arrange (bring about) deals in non-investment and general insurance contracts. We are an insurance intermediary and act on behalf of clients and not insurers. We offer a personal recommendation on the basis of a fair and personal analysis of the market. No fee is payable for noninvestment and general insurance, we will be paid commission by the provider.



Complete Financial Peace of Mind

Mortgage Services

We work with a large panel of Mortgage Lenders, but not deals that you can only obtain by going directly to a lender. We offer the following alternative finance options:

- A further advance from an existing lender.
- Consumer buy-to-let mortgages.
- Remortgages.

We do not offer the following alternative finance options:

- A second charge mortgage.
- An unsecured loan.

We will advise and make a recommendation for you after we have assessed your needs. You may request an illustration from your advisor whenever our firm provides you with information specific to the amount you want to borrow following an assessment of your needs and circumstances.

REFUND OF MORTGAGE FEES

We charge an upfront administration fee on application of your mortgage. This is a non-refundable fee. If we charge you a fee, this is payable once we have secured a mortgage offer for you and invoice on completion. We normally charge a fee for mortgage advice however this will be dependent on your circumstances. Our typical fee is £699, we will also be paid a commission from the lender. You will receive an illustration when considering a mortgage, which will tell you about any fees relating to it.



Mortgage Services

As an existing client we believe that it's important to provide you with an ongoing service by offering a regular review of your mortgage and protection needs. We may contact you again when your mortgage product is coming to an end to provide you with advice on what's suitable for your circumstances at that time. Please note that you can opt out of receiving any contact from us at any time.

CONSUMER CREDIT

We make no charge for any advice in relation to consumer credit activities.

IMPORTANT INFORMATION

We will forward to you any documents we receive in relation to business transacted as soon as practicable; where a number of documents relating to a series of transactions is involved, we normally hold each document until the series is complete and then forward to you.

COMPLAINTS

If you wish to register a complaint, please contact us in writing at address at the front of this agreement or telephone us on 0115 933 8333. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.
www.financialombudsman.org.uk



Mortgage Services

COMPENSATION ARRANGEMENTS

We have briefly set out some information about the Financial Services Compensation Scheme (FSCS) below. If you would like further information about compensation scheme arrangements, details are available at www.fscs.org.uk or call 0800 678 1100. Most of the products we advise on are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if product providers or we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The actual level of compensation you receive will depend on the basis of your claim. The FSCS only pays compensation for financial loss. Compensation limits are per person, per firm, and per claim category (listed over the page).

PROTECTION, NONINVESTMENT INSURANCE MEDIATION

Protection is at 100% without limits, where the claim is in relation to a long-term care insurance contract that is a pure protection contract, or the claim is in respect of a liability subject to compulsory insurance. In all other cases: 90% of the claim without limits

MORTGAGES

For claims against companies declared in default from 1st January 2010. Mortgage advising and arranging is covered for 100% of the first 85,000 so the maximum compensation is £85,000 per person per firm. (Please note that the FSCS does not cover buy-to-let mortgages)





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Barton House, Ashby Road, DE74 2DH



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