

Disclosure Document

WISEONE UK Ltd is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 300297. You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/s/> or by contacting the FCA on 0800 111 6768. The FCA is the independent watchdog that regulates financial services. Use this disclosure document to decide if our services are right for you. It explains the service we offer and how you will pay for it.

All information we provide will be made clear and accessible to you. You will also be given the choice to receive the information relating to any insurance products in paper format, free of charge. If you would like a paper copy at anytime then please let us know.

1. OUR IDENTITY & SERVICE

WISEONE (UK) Limited. Bollin Court, 47 Mill Lane, Lymm, Cheshire, WA13 9SX.

Our service and permitted business includes advising and arranging mortgages and insurance products as stated below:

Insurance

We act as an Independent Intermediary on behalf of our customers. We will advise and make a personal recommendation to you after we have assessed your insurance needs.

We can advise on Life Assurance, Critical Illness and Income Protection after carrying out a fair and personal analysis of the market.

We can also advise on a limited number of insurers for Buildings and Contents and Private Health Insurance.

Mortgages

We will advise and make a recommendation to you on residential mortgages, second charge, further advances, unsecured lending, consumer buy to lets after we have assessed your needs.

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.

Alternative Finance Options

Note: If you are looking to increase your borrowing on an existing mortgage then there are a few options available to you, including:

- ✓ Further advance with your existing Lender;
- ✓ Second charge regulated mortgage;
- ✓ Unsecured lending, such as a personal loan.

We provide advice on all of the above and will take into account all options available before making a recommendation on the most suitable route.

2. SERVICE COSTS

Where we need to carry out an ID Check we will charge a £25 processing fee, which is payable upfront.

Insurance

We do not charge a fee for our service as we are paid commission from the Insurer which is a percentage of the total premium.

You will receive a quotation from us informing you of any other fees relating to any particular insurance policy.

Mortgages

- NO Fee for New Build Purchases * This Excludes Shared Ownership and Affordable Housing and any additional application submissions at your request.

Our Fee Structure for all other cases:

- A Fee of £100 for Product Transfers will be payable on application, if the mortgage is less than £100,000.
- An Administration fee of £250 for Further Advance, payable on application - we will also be paid commission from the Lender.
- An Administration fee of £295 for Purchases including Shared Ownership and Affordable Housing, payable on application – we will also be paid commission from the Lender.
- For re-mortgages a fee of £495 is payable on application - we will also be paid commission from the Lender.
- For complex cases (such as adverse credit, debt consolidation or capital raising) a fee of £1495 is payable on completion - we will also be paid commission from the Lender.
- If you have been introduced to us from an Estate Agent, we charge a set fee of £199, payable on application – we will also be paid commission from the Lender.
- A £50 administration fee is payable if any further mortgage applications are required after the initial application has been submitted, either due to a change in your circumstances or at your request. This applies to either a Purchase or Re-mortgage

Refund of fees

If we charge you a fee, and your mortgage does not go ahead you will not receive a refund.

You will receive a European Standardised Information Sheet (ESIS) when considering a particular mortgage which will tell you about any fees relating to it. It will also include the actual amount of commission we will receive.

3. COMPLAINTS

It is our intention to provide you with a high level of customer service at all times. If there is an occasion when we do not meet these standards and you wish to register a complaint, please contact us by:

Address: Complaints Department, WISEONE UK Ltd, Bollin Court, 47 Mill Lane, Lymm, Cheshire, WA13 9SX
or by phone: 0161 776 2508

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk.

4. FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends 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.

Where the firm has not taken steps and caused a contract not to be affected by an Insurer on a Pure Protection Policy or General Insurance claim arising from the death or incapacity of the policyholder owing to injury, sickness or infirmity, then 100% of the claim is covered.

Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £85,000.

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