

LEODIS FINANCIAL LIMITED, RHS REBECCA HOUSE, REBECCA STREET, BRADFORD, BD1 2RX

T: 01274028019 E: hello@leodisfinancial.co.uk

INITIAL DISCLOSURE DOCUMENT

1. The Financial Conduct Authority

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Insurance

We offer products from a range of insurers for non-investment insurance products including Life Cover, Critical Illness Cover, Income Protection Insurance, Accident, Sickness and Unemployment Cover and Family Income Benefit. Ask us for a list of providers we use and the products we offer.

Mortgages

We offer mortgages from a comprehensive range of first charge mortgages from across the market, but not deals that you can only obtain by going directly to the lender.

We offer mortgages from a limited number of lenders / companies.

We offer a limited range of mortgages the from a single lender.

Second Charge Mortgages

We offer a comprehensive range of products from across the market, or deals that you can only obtain by going directly to the lender.

We offer products from a limited number of lenders.

We offer a limited range of products from a single lender.

3. Which service will we provide you with?

Insurance

We will advise and provide you with a personal recommendation after we have assessed your needs for non-investment insurance products including Life Cover, Critical Illness Cover, Income Protection Insurance, Accident, Sickness and Unemployment Cover, Business Protection Insurance and Family Income Benefit. We represent you and not the insurer in connection with the services we provide.

You will not receive advice or a recommendation from us for Buildings and Contents Insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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.

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of mortgages that we will provide details on. You will then need to make your own choice about how to proceed.

Second Charge Mortgages

We offer an 'advised' sales service in relation to Second Charge Mortgages. This means we will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances.

We will not advise you in relation to a second charge mortgage but can make a referral to a suitable firm to discuss your needs.

Alternative Finance Options

You should note that where we provide services in relation to increased borrowing on an existing mortgaged property there may well be alternative options available to you that may be more appropriate. For example, you may be able to obtain a further advance from your existing lender or obtain an unsecured loan for the additional funds. Where your existing mortgage is a first charge against the property, a second charge mortgage may be available and where the existing mortgage is a second charge, a first loan may be available.

4. What will you have to pay us for our services?

Insurance

We will not charge you a fee for arranging an insurance policy. We will be paid commission from the provider.

Mortgages

Your initial consultation is obligation free. Once we have established we can help you and you have decided to proceed, a non-refundable application fee of £195.00 is payable. We can confirm that should you proceed with a Full Mortgage Application then we will deduct the £195.00 fee from our broker fee.

Our typical broker fee is £1,495.00. However, on complex cases we may charge an increased broker fee, up to a maximum £2,495.00 payable prior to the Full Mortgage Application being processed. We will be paid a procuration fee from the lender upon completion of your mortgage.

Fees may vary depending on your circumstance and loan amount. If your case is complex, we will discuss this with you prior to you signing our client agreement and before you make a mortgage application. You will receive a mortgage illustration when considering a mortgage which will tell you about any fees relating to it.

Second Charge Mortgages

Your initial consultation is obligation free. Once we have established we can help you and you have decided to proceed, a non-refundable application fee of £195.00 is payable.

Prior to the Second Charge Mortgage being processed we will charge a broker fee of 10% of the total loan value up to a maximum of £2,495.00. We will be paid a procuration fee from the lender. Your mortgage advisor will discuss this fee with you prior to you signing our client agreement and before you make a mortgage application.

An illustrative example of a Second Charge Mortgage would be if you took out a £20,000 loan, our broker completion fee would be £2,000 payable on completion of your mortgage.

Refund of fees - Mortgages/Second Charge Mortgages

If we charge you a broker fee, and we do not obtain a mortgage offer due to a circumstance within our control, you will receive a refund of the full broker fee. If we are unable to secure a mortgage offer due to your inability to provide documentation that verifies income (whether employed (pay-slips) or self-employed (tax computations/SA302's/Audited Accounts)) and/or corroborating bank statements then you will not receive a refund of any proportion of your broker fee. The initial application fee of £195.00 is non-refundable under any circumstances.

5. Who regulates us?

Leodis Financial Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 750327.

Our permitted business is advising on and arranging regulated mortgage contracts and arranging non-investment insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 1116768

6. What to do if you have a complaint

If you wish to register a complaint, please contact us: ...in writing

Leodis Financial Limited, RHS Rebecca House, Rebecca Street, Bradford, BD1 2RX

...by phone

01274 028019

7. 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 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.

Mortgages

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

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

8. Privacy

PRIVACY POLICY

We are Leodis Financial Limited.

Leodis Financial Limited know that you care how information about you is used and shared and we appreciate your trust in us to do that carefully and sensibly. This notice sets out the privacy policy of

Leodis Financial Limited and describes how we will use, and look after, the personal information that you provide to us. By visiting our website, www.leodisfinancial.co.uk or agreeing to work with us you are accepting and consenting to the practices described in this Privacy Notice.

YOUR PERSONAL DATA

Personal data relates to an individual who can be identified from that data. Identification can be by the information alone or in conjunction with any other information in the possession of Leodis Financial Limited or information likely to enter our possession. The processing of personal data is governed by the General Data Protection Regulation (GDPR). We value your privacy in respect of all the personal information you give to us by any means. We will treat any and all information received confidentially; your information will not be shared outside Leodis Financial Limited unless:

- The law requires us to do so.
- It is necessary to share the information to comply with a regulatory or legal process.
- You have given verbal or written consent.
- It is necessary for the performance of a contract.
- It is necessary to protect your vital interests or the vital interests of another person.
- It is necessary for the performance of a task carried out in the public interest.
- It is necessary for the purposes of the legitimate interests pursued by us or a third party unless such interests are overridden by your interests or fundamental rights and freedoms under data protection law.

We do not guarantee that any emails sent to us by you will be received safely.

Please contact us via telephone on 01274 028019 if you are in any doubt or wish to check the status of an email sent to us.

We do not guarantee that emails sent by us to you will be secure although we will take appropriate technical and organisational measures to try and ensure that your personal data is processed safely and securely in accordance with our obligations under the GDPR. Our Data Protection Officer is Nasar Aftab – Nasar@leodisfinancial.co.uk.

WHO ARE LEODIS FINANCIAL LIMITED?

We are a company registered in England and Wales. Our company registration number is 09865671 and our registered office is RHS Rebecca House, Rebecca Street, Bradford, BD1 2RX. We are regulated by the Financial Conduct Authority to provide regulated products and services. Our reference number is 750327. Our ICO reference is 151975.

HOW DO WE PROCESS PERSONAL DATA & HOW WILL IT BE USED?

We take your privacy very seriously. We will not give your personal information to any other person or organisation outside of Leodis Financial Limited without your permission to do so.

We will only use the personal information you provide us with to:

- (a) Administer your account.
- (b) Provide the products and services you have requested from us.

- (c) Process your payment for these services.
- (d) Contact you from time to time with information and offerings that we think will help you to save, reclaim or better manage your money.

You can choose to change the medium of communication you receive from Leodis Financial Limited e.g. letter, email, SMS, phone and opt out of Marketing for any or all products and services at any time by emailing hello@leodisfinancial.co.uk or calling 01274 028019.

HOW SECURE IS INFORMATION ABOUT ME?

We work hard to protect your information; we have secure in house servers and encourage high levels of compliance across our businesses. Our data storage systems include a protected backup solution to ensure the safety and integrity of your personal information.

We use an XPLAN sourcing portal for life insurance and mortgages. The servers are secure to industry standard and they use internationally recognised data encryption on their client portal. XPLAN are also independently assessed and have the ISO 27001 accreditation.

YOUR RIGHTS & YOUR PERSONAL DATA

Unless subject to an exemption [under the GDPR], you have the following rights with respect to your personal data:

- The right to request a copy of your personal data Leodis Financial Limited holds about you.
- The right to request that Leodis Financial Limited corrects any personal data if it is found to be inaccurate or out of date.
- The right to request your personal data is erased where it is no longer necessary for Leodis Financial Limited to retain such data.
- The right, where there is a dispute in relation to the accuracy or processing of your personal data, to request a restriction is placed on further processing.
- The right to data portability.
- The right to object to any automated individual decision making.
- The right to object to the processing of your personal data.
- The right to lodge a complaint with the Information Commissioner's Office (ICO).

CREDIT SEARCHES

In order to find the most suitable product for you we may use the information held at credit reference agencies (CRAs). How we and the CRAs will use your information is detailed in the section of the terms and conditions called 'use of personal information'. By confirming your agreement to proceed you are confirming that we may use your personal information in this way.

Use of personal information

We will search a CRA who will provide us with publicly held data including the electoral roll and shared credit performance data. If you have a financial associate their data may also be provided.

We will use the information provided to us by a CRA to help decide which products may be best for you. It is important to note that there may be other products available from lenders who are not

represented by this service. When the CRA receives a search from us they will place a quotation search footprint on your credit report, whether or not you decide to apply for the product. This search will not affect your ability to gain credit.

The information which we provide to the CRA may be supplied by them to other organisations and used by those organisations for the purposes of checking identity, preventing fraud, tracing and collection of debt. The CRA may also use the data to undertake statistical analysis.

If you choose to apply for a product, we will undertake a credit check and provide you with the terms and conditions for the product.

You can contact the CRAs as follows. They will charge you a small statutory fee if you wish to obtain a copy of your credit report:

- Experian

Consumer Help Service, PO Box 8000, Nottingham, NG80 7WF 0844 4818000

www.experian.co.uk

- TransUnion

One Park Lane, Leeds, West Yorkshire, LS3 1EP

0330 024 7574

www.transunion.co.uk

- Equifax PLC

Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US 0870 010 0583

www.myequifax.co.uk

Information Commissioner's Office (ICO)

If you have a complaint regarding the way that we have handled your personal data, please contact us using the details below so that we can investigate your complaint:

Post: Leodis Financial Limited, RHS Rebecca House, Rebecca Street, Bradford, BD1 2RX

Phone: 01274 028019

Email: Nasar@leodisfinancial.co.uk

Once we have investigated your complaint, if you are still not satisfied with the outcome, you have the right to complain directly to the Information Commissioner's Office at the address below. It is not necessary for you to complain directly to us before complaining to the Information Commissioner's Office.

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow, Cheshire

SK9 5AF

For further information about your rights and about how to complain, you can visit the ICO's website at www.ico.org.uk.

FURTHER PROCESSING

If we wish to use your personal data for a new purpose, not covered by this Data Protection Notice, then we will provide you with a new notice explaining this new use prior to commencing the processing and setting out the relevant purposes, processing conditions and lawful basis upon which we intend to process the data. Where and whenever necessary, we will seek your prior consent to the new processing.

We may use any feedback you give about our services for training and marketing purposes.

All of our telephone calls are recorded, we may use these calls for training or monitoring purposes.

I can confirm receipt of this document.

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Signed (1st Applicant)

.....
Signed (2nd Applicant)