



CLICKCOVER & Seico Mortgage  
Services are trading styles of  
Seico Insurance & Mortgages Ltd  
Goldstone Centre  
2 Goldstone Street  
Hove  
BN3 3RJ  
Tel 01273 778888



## About our services and costs

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### 1. The Financial Conduct Authority (FCA)

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?

#### 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.

#### Insurance

- We offer products from a range of insurers
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer.

### 3. Which service will we provide you with?

#### Mortgages

- We will advise and make a recommendation for you on mortgages after we have assessed your needs
- 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.

#### Insurance

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

##### Mortgages

- A Fee of up to 1% of the loan amount may be charged on completion of the mortgage. We will also be paid commission from the lender.
- No Fee

You will receive a key facts illustration when considering a particular mortgage product which will tell you about any fees relating to it.

##### Insurance

- A Fee of no more than £250 may be charged on completion of the policy.
- No Fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

#### 5. Who regulates us?

CLICKCOVER & Seico Mortgage Services are trading styles of Seico Insurance & Mortgages Ltd, Goldstone Centre, 2 Goldstone Street, Hove, BN3 3RJ is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register Number is 300024

Our permitted business is advising on and arranging insurance products and mortgages.

You can check this on the Financial Services Register by visiting the FCA's website [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by contacting the FCA on 0800 111 6768.

#### 6. What to do if you have a complaint

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

**... in writing** Write to The Compliance Department, Seico Insurance & Mortgages Ltd, Goldstone Centre, 2 Goldstone Street, Hove, East Sussex, BN3 3RJ

**... by phone** Telephone 01273 778888

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

#### 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.

##### Mortgages

Mortgage advising and arranging is covered for up to a maximum limit of £50,000.

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

##### Insurance

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