

# Initial Disclosure Document (IDD)

## About our residential mortgage service

Address: 23-24 Lovat Lane, London EC3R 8EB

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

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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 mortgages do we offer?

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- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We only offer our own mortgages.

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

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- We will advise and make a recommendation for you after we have assessed your needs
- You will not receive advice or a recommendation from us. You will need to make your own choice about how to proceed.

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

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- A fee.                       No fee

We do not charge any fee for discussing or processing your mortgage application. There may be other fees. You will receive a mortgage information sheet when considering a particular mortgage, which will tell you about any fees relating to it.

### 5. Who regulates us?

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Reliance Bank Ltd. Reliance Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial services register number 204537)

Our permitted business for mortgages is as mortgage administrator, mortgage arranger and mortgage lender. You can check this by visiting the FCA's website [www.fca.org.uk/firms/financial-services-register](http://www.fca.org.uk/firms/financial-services-register) or by contacting the FCA on 0800 111 6768

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

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If you wish to register a complaint please contact us:

- In writing – 23-24 Lovat Lane, London EC3R 8EB
- By telephone – 020 7398 5400

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](http://www.financial-ombudsman.org.uk)

### 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

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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.

Further information about compensation scheme arrangements is available from the FSCS. You can find out more about FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100