ritemortgages

Insurance services

Your Guide to Insurance

Our protection and general insurance services, our charges, and the terms on which we act for you.

Please read this document alongside our Client Agreement and Privacy Notice. Together they make up our client pack.

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info@ritemortgages.co.uk

www.ritemortgages.co.uk

350 Glasgow Harbour Terraces, Glasgow

G11 6EG

Rite Mortgages is a trading style of Rite Wealth Ltd, authorised and regulated by the Financial Conduct Authority (FRN 622187).

November 2026

About us, and how we work with you

About us and how we're regulated

Rite Mortgages is a trading style of Rite Wealth Ltd, 350 Glasgow Harbour Terraces, Glasgow G11 6EG, which is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA number is 622187.

You can call us on 0141 339 7050 or email info@ritemortgages.co.uk. You can check our details on the Financial Services Register at register.fca.org.uk or by calling the FCA on 0800 111 6768.

Our commitment to you

Before we give you any advice, we'll take time to understand your needs, your circumstances and, where relevant, your attitude to risk. We'll confirm any advice to you in writing.

We take our regulatory responsibilities very seriously. All our staff must show they're competent to do their role, and our business is structured to meet in full the requirements set by our regulator, the Financial Conduct Authority.

How are you today?

At some point in our lives, any of us might need extra support. That might be because of how we're feeling, our health or a disability, a life event, or a language barrier. If you need extra support, please tell us in confidence so we can make working with us as easy as possible.

How we'll communicate with you

Unless you tell us otherwise, we'll communicate with you face to face, by email, by telephone and by letter. We can also read documents out to you. All our communications and documents will be in English.

How we look after your personal data

Our Privacy Notice explains how we use and protect your information. We'll give you a copy separately.

Accounting to you

We'll forward any documents we receive about business we've arranged for you as soon as practicable. Where a number of documents relate to a series of transactions, we'll normally hold each one until the series is complete and then send them to you together.

Introductions to a third party

We may receive a fee for introducing you to third-party product or service providers. If we do, we'll confirm in writing what that fee will be.

When acting as an introducer, marketer or promoter of a scheme, we don't accept responsibility for matters arising from the referral to the scheme's provider. You'll need to enter into separate terms and conditions with the third-party adviser.

How we deal with your money

Rite Wealth Ltd doesn't handle clients' money. We never accept a cheque made out to us (unless it's in settlement of charges or disbursements we've invoiced you for) and we don't handle cash.

Conflicts of interest

We have a legal and regulatory obligation to take all appropriate steps to identify and prevent or manage conflicts of interest. If any of our business interests or activities create a potential conflict, we'll manage it through robust systems, controls and staff training. In the unlikely event we can't prevent it, we'll tell you the general nature or sources of the conflict and the steps we've taken to reduce the risks. Our conflicts of interest policy is available on request.

Your Client Engagement Letter

Your Client Engagement Letter fixes the fee that applies to your case, records how you've chosen to pay it, and confirms the service you'll receive. We'll give it to you, and ask you to sign it, before any chargeable work begins.

Our terms of business for insurance

Why we classify you as a consumer

Rite Wealth Ltd classifies all clients as consumers for non-investment insurance business. This means you're given all the protections available under the FCA's rules, explained further under 'If you need to complain' and 'If a provider we recommend goes out of business'.

If we need to classify you differently, we'll discuss it with you. You may lose some regulatory protections, which we'd set out in a revised agreement.

Non-investment and general insurance permissions

Rite Wealth Ltd is permitted to advise on and arrange (bring about) deals in non-investment and general insurance contracts.

Whose products we offer

We offer a personal recommendation based on a fair and personal analysis of the market.

Which service we'll provide

We'll advise and make a recommendation for you after we've assessed your needs.

Cancellation rights

Some protection and insurance contracts let you cancel after the contract is in force. Before you take out a contract, we'll give you specific details if this applies, including how long you have, the conditions, practical instructions, any cost of cancelling, and what happens if you don't.

Protection insurance

- Life insurance
- Critical illness insurance
- Income protection
- Private medical insurance

General insurance

- Home insurance
- Landlord legal and rent guarantee
- Accident protection

What you'll pay for our advice

Service	Our charge
Protection advice	A minimum fee of **£500**, offset by commission from the insurer. If the commission received is £450, a further £50 is payable.
General insurance advice	No fee. We receive commission from the policy provider or insurer.

We'll give you details of the total remuneration, including any fees, commissions, charges, expenses and benefits, in the illustration from the product provider.

How commission and fees fit together

For protection advice, the commission the insurer pays us counts towards our minimum fee rather than being added to it. You pay a fee only where the commission falls short of £500, and only the difference. We'll tell you the figure in writing before you commit to anything.

Complaints and compensation

If you need to complain

If you want to make a complaint, please contact us by email, telephone or in writing using the details in this document. If you can't settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

If a provider we recommend goes out of business

Most of the products we advise on are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if product providers, or we, can't meet our obligations. This depends on the type of business and the circumstances of the claim.

The compensation you receive depends on the basis of your claim. The FSCS only pays compensation for financial loss. Limits are per person, per firm and per claim category.

Protection and non-investment insurance mediation: firms failing after 8 October 2020

Protection is covered at 100% without limit where the claim relates to a long-term insurance contract that is a pure protection contract, or to a liability subject to compulsory insurance. In all other cases, 90% of the claim without limit.

Further information about the compensation arrangements, or how to make a claim, is available at www.fscs.org.uk or by calling 0800 678 1100.

ritemortgages

Telephone

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Email

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Office hours

Monday to Friday, 9am to 5pm

Web

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Rite Wealth Ltd is registered in Scotland (SC471458). Registered office: 350 Glasgow Harbour Terraces, Glasgow, G11 6EG. Rite Wealth Ltd is a data controller registered with the Information Commissioner's Office (ZA064759) under UK GDPR and the Data Protection Act 2018.

The information in this document is subject to the UK regulatory regime and is aimed at customers in the UK.

If you're not satisfied with our response to a complaint, you may be able to refer it to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 or 0300 123 9123. www.financial-ombudsman.org.uk

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