ritemortgages

Mortgage services

Your Guide to Mortgages

Our mortgage and protection 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.

0141 339 7050

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

We provide individual, specialist mortgage advice

Finding the right mortgage has become more complicated than ever, and specialist advice that's specific to you has never mattered more. Our knowledge of how lenders work means we can present your application in the best light, with the aim of securing the most suitable mortgage for you.

When you become a client, we'll give you written advice and keep you involved at each step until your mortgage is in place. Your home is perhaps the most valuable thing you'll ever own, so it's vital to take sound advice from a suitably qualified and authorised firm.

The mortgage process

1

Discovery: your mortgage needs questionnaire

Completing a mortgage needs questionnaire helps us fully understand your needs, aims and circumstances, so we can advise you properly. Our regulator also requires us to establish whether any mortgage is affordable for you. Together we'll explore your budget, your credit history, the property and, most importantly, your plans for the future. We'll also discuss how to protect you and your family against losing your home through ill health, unemployment or death.

2

Analysis and research

We'll research the options open to you across the lenders we work with, including exclusive mortgage products that aren't available to the public directly or through other mortgage intermediaries.

3

Your personal recommendation

We'll write your Personal Mortgage Plan and send it to you to consider. The recommendation could be to do nothing and stay with your existing lender and product, to switch products with the same lender, or to move to a new lender and a different product.

4

Application

We'll guide your mortgage application through the lender's credit checks and underwriting, tackling any obstacles that come up.

5

Mortgage offer to completion

We'll handle everything through to a satisfactory formal mortgage offer, checking it meets your expectations. The legal part of buying or refinancing can be the longest and most frustrating, so we work closely with your solicitor and estate agent or developer right through to completion and the release of the mortgage money.

Your home may be repossessed if you do not keep up repayments on a mortgage or any debt secured on it. Think carefully before securing other debts against your home.

Information and documents checklist

Lenders and providers may ask for the following for each applicant. We'll tell you exactly what your lender needs.

1. Two forms of photo identification, such as a passport and photocard driving licence or employee card. See below for rules on certification.
2. Two proofs of address, such as a utility bill from your home address dated in the last three months (gas, electricity or landline, but not mobile phone).
3. Your last three months' payslips or, if you're paid weekly, the last six weeks'.
4. Your most recent P60.
5. Your last three months' bank statements showing your salary.
6. If you're self-employed, your last three years' accounts, tax calculations (SA302s) and your accountant's details.
7. Your most recent mortgage statement.
8. Proof of your deposit, such as a bank statement or a gifted deposit letter.
9. For buy-to-let or secured loans: the latest statement for any other secured borrowing, showing the lender, original and outstanding balance, end date, term, monthly payment and account number. For buy-to-let, each property's value and monthly rent.
10. Up-to-date details of any unsecured borrowing, such as credit and store cards or personal and car loans: the lender, original and outstanding balance, end date, term, monthly payment and account number.
11. If there's any chance of adverse credit, your latest credit report from Checkmyfile, which summarises the main agencies. You can also download reports from Experian, Equifax and TransUnion separately.
12. Details of any existing insurance, such as life, critical illness, income protection, buildings and contents, or mortgage payment protection.
13. Property details, including type, age and number of bedrooms, or a copy of the valuation or Home Report if you have it.

14 If you're buying, the estate agent's or seller's details.

15 Details of your solicitor. If you don't have one, we can arrange a conveyancer for you at a discount.

Who can certify documents?

Copies of original documents can only be certified by a solicitor, teacher, engineer, accountant, surveyor, police officer (serving or retired), bank or building society manager, minister of religion, Justice of the Peace, post office official (postmaster or sub-postmaster), doctor, fire service official, officer of the armed services (serving or retired), nurse, dentist, chemist, optician or civil servant.

The certifier should write these words on each copy, then sign it and add their full name, profession, company address, phone number and the date:

> *"True copy – I confirm that I have seen the original document and this is a true likeness of the applicant."*

Where to send them

You can post your documents, or scan and email them securely to your adviser. We recommend secure, tracked or electronic delivery. Rite Wealth Ltd takes no responsibility for the safety, condition or loss of documents in transit.

Rite Mortgages, 350 Glasgow Harbour Terraces, Glasgow G11 6EG

Our terms of business for mortgages

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.

Why we classify you as a customer

Rite Wealth Ltd classifies all mortgage clients as 'customers', which means you're given all the protections 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.

Whose products we offer

We offer a comprehensive range of mortgages from across the market, but not deals you can only get by going direct to a lender.

Finance options

We offer the following:

- Mortgage products regulated by the FCA
- Mortgage products not regulated by the FCA
- Consumer buy-to-let
- Buy-to-let

- Further advances from an existing lender
- Remortgages
- Regulated and unregulated second charge mortgages
- Regulated and unregulated bridging finance

Unregulated mortgages

Not all mortgage loans and services are regulated by the FCA. Some of the advice and services we provide may relate to loans that are unregulated or have limited consumer protection. Before going ahead, we'll confirm whether any product we recommend is not regulated by the FCA.

If we're arranging a buy-to-let mortgage for you, it's important to understand that very few buy-to-let mortgages are regulated by the FCA. If the one we recommend isn't regulated, we'll tell you beforehand. We'll also confirm whether it's a business loan, a business buy-to-let or a consumer buy-to-let loan.

Which service we'll provide

We'll advise and make a recommendation for you after we've assessed your needs. You may ask your adviser for an illustration whenever we give you information specific to the amount you want to borrow, following an assessment of your needs and circumstances.

What you'll pay for our advice

Depending on the type of mortgage you need, we have a scale of charges that reflects the work involved. Some borrowers or types of borrowing need more expertise and may incur higher charges. In return for obtaining a mortgage offer for you, a fee will be payable.

Type of mortgage	Our fee and when you pay it
Standard mortgage advice, including Right to Buy and buy-to-let	**£695**, payable on confirmation of the mortgage offer. For example, on a loan of £100,000 you'd pay £695. We'll also be paid commission by the lender.
Existing client standard mortgage advice	**£495**, payable on confirmation of the mortgage offer. For example, on a loan of £100,000 you'd pay £495. We'll also be paid commission by the lender.
Debt consolidation, expat or capital raising	**£995**, payable on confirmation of the mortgage offer. For example, on a loan of £100,000 you'd pay £995. We'll also be paid commission by the lender.
Mortgages after credit problems	An administration fee of **£255** is payable at the outset so we can make enquiries for you, and is offset against the total. The total fee is **£1,995**, payable on confirmation of the mortgage offer. For example, on a loan of £100,000 you'd pay £1,995. We'll also be paid commission by the lender.
Secured loans	**£3,500**, payable on completion. For example, on a loan of £50,000 you'd pay £3,500. We'll also be paid commission by the lender.
Portfolio landlord buy-to-let, commercial borrowing, bridging loans and other short-term finance	A non-refundable application fee of **£255** on application, plus **1% of the loan** (minimum £1,200) on completion. For example, on a loan of £100,000 you'd pay £1,255. We'll also be paid commission by the lender.

You'll receive an illustration when considering a particular mortgage, which details the full remuneration and all the fees you'll pay.

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.

When will I pay you?

For most mortgages, when your mortgage offer is confirmed. For mortgages after credit problems, £255 at the outset and the balance on offer. For secured loans, portfolio buy-to-let, commercial and short-term finance, on completion, as set out above.

Will I get a refund if the mortgage doesn't go ahead?

If we charge you a fee and your mortgage doesn't go ahead, we'll keep only the amount that reflects the work we've already done, whether the lender rejected the application or you decided not to proceed, and refund the balance. We'll confirm the calculation in writing. Where a statutory cancellation period applies, your rights under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 are unaffected.

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.

What you'll pay for protection advice

A minimum fee of £500, which is offset by the commission the insurer pays us. For example, if the commission is £450, a further £50 is payable.

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

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.

Advice given on unregulated mortgage products may not be eligible for consideration by the Financial Ombudsman Service.

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.

Mortgages: firms failing after 1 April 2019

Mortgage advising and arranging is covered for 100% of the first £85,000, so the maximum compensation is £85,000 per person per firm.

A non-regulated mortgage product will not normally be eligible for compensation from the FSCS. The FSCS does not cover buy-to-let mortgages.

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

0141 339 7050

Email

info@ritemortgages.co.uk

Office hours

Monday to Friday, 9am to 5pm

Web

www.ritemortgages.co.uk

Office

350 Glasgow Harbour Terraces
Glasgow G11 6EG

Your home may be repossessed if you do not keep up repayments on a mortgage or any debt secured on it. Think carefully before securing other debts against your home.

Rite Mortgages is a trading style of Rite Wealth Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN 622187). You can check this on the Financial Services Register at register.fca.org.uk or by calling the FCA on 0800 111 6768.

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

RM-Nov26-01