

Consumer Duty Mission and Policy Statement

At RCCF Limited t/a Umbrella Finance and Protection our mission is to deliver outstanding, personalised mortgage and life insurance advice, guided entirely by the best interests of our clients. We operate exclusively via referrals and pride ourselves on building long-term, trusted relationships. Our business is built on integrity, transparency, and service — not sales targets.

We are fully committed to meeting the Financial Conduct Authority's (FCA) Consumer Duty, ensuring we deliver good outcomes for our clients through all aspects of our service.

Our Consumer Duty Commitment

We have embedded the four outcomes of the Consumer Duty into our firm's culture, processes, and client experience:

1. Products and Services

- We offer mortgage and life insurance products that meet the needs, characteristics, and objectives of our clients.
- We only recommend products we would feel comfortable recommending to a family member or close friend.
- We carefully assess each client's circumstances before recommending a lender or insurer.
- Our panel of providers is selected to ensure quality, reliability, and suitability.
- We clearly explain product features, costs, and potential risks.

2. Price and Value

- Our advice delivers fair value. We are transparent about how we are paid, and we ensure our clients understand our charges before proceeding.
- Mortgages: We do not usually charge a broker fee. Where a case is complex or time-intensive, we will advise the client in advance if a broker fee applies. This fee ranges from £300 to £750, depending on the complexity.
- In very rare and exceptional circumstances, we may charge up to 0.5% of the loan amount — but only where this has been fully discussed and agreed with the client beforehand.
- Life Insurance: We never charge a broker fee for life insurance advice. We are paid via commission from the insurer.
- We always ensure that our fees reflect the value of the service we provide.

3. Consumer Understanding

- We communicate clearly, honestly, and without jargon. We make it easy for clients to understand their options, empowering them to make informed decisions.
- All documents and conversations are presented in plain language.
- We take the time to explain key information and answer any questions thoroughly.
- Our aim is that no client ever feels rushed, pressured, or confused.

4. Consumer Support

- We are committed to providing ongoing support that is responsive, helpful, and human.
- Clients can contact us at any time with questions or concerns — even years after their mortgage or policy is in place.
- We proactively stay in touch when it matters (e.g., product end dates, rate reviews).
- We treat every client fairly, with care and respect.

Governance and Culture





Our internal processes ensure Consumer Duty principles are fully embedded in everything we do. We regularly review our advice, service, and client outcomes to identify ways to improve.

Feedback and Improvements

We actively welcome feedback from our clients. If there's anything we can do better, we want to hear it. We treat complaints seriously and see them as an opportunity to improve.

Our Promise

At RCCF Limited t/a Umbrella Finance and Protection we exist to serve our clients — not the other way around. Under the Consumer Duty, we reaffirm our promise to:

-  Put clients first
-  Deliver fair value
-  Communicate with clarity
-  Support clients before, during, and after they make a decision

We believe in doing the right thing — always.

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