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ABOUT OUR SERVICES AND FEES

This document forms part of our agreement with you. For your own benefit and protection you should read About Our Services and Fees carefully before signing our client agreement. If you do not understand any point please ask for further information.

Equity Release Products

1. Whose products do we offer?

- We offer lifetime mortgages, equity release products and home reversion schemes from the whole market.

2. Which service will be provided to you?

- We will advise and make a recommendation for you on lifetime mortgages, equity release products and home reversion schemes after we have assessed your needs.

The above service involves the arranging and bringing about of a contract between you and another party, should you instruct us to proceed with our recommendation.

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

- A fee of £500 in respect of our advice service. Where you accept an offer to purchase we may also receive commission from the lender/company that buys your home. Where we receive commission we will tell you of the amount to be received.

1. Where the chosen lender pays us commission for introducing you to them for the mortgage, we will tell you the amount we will receive.
2. You will receive a key facts illustration when considering a particular mortgage, equity release product or home purchase plan, which will tell you about any fees relating to it.

Refund of fees

3. If we charge you a fee, and your lifetime mortgage, equity release product or home reversion plan does not go ahead, you will receive:

- No refund.