

# about our equity release services

Money Matters Financial Solutions Ltd

5 Park Street  
Weymouth  
Dorset  
DT4 7DQ

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## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

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## 2. Whose products do we offer?

- We offer lifetime mortgages from the whole market.
- We only offer lifetime mortgages from a limited number of companies.
- We only offer lifetime mortgages from a single company.
- We do not offer home reversion plans.

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

- We will advise and make a recommendation for you on lifetime mortgages after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of lifetime mortgages that we will provide details on. You will then need to make your own choice about how to proceed.

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

- No fee. We will be paid by commission from the company that lends you money.
- A fee of £499.00 for arranging the lifetime mortgage payable at the outset and 2.0% of the loan amount payable on confirmation of the lifetime mortgage offer, for example if you take out a loan of £100,000 you will need to pay £1,000.00. If you choose this option we will refund to you any commission we earn from the company. Subject to minimum charge of £1,500.00
- A fee of £499.00 for arranging the lifetime mortgage which is in addition to any procurement fee we may receive from the company.

You will receive a key facts illustration when considering a particular equity release product, which will tell you about any fees relating to it.

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## 5. Refund of fees

If we charge you a fee, and your equity release sale does not go ahead, you will receive:

- No refund if you decide not to proceed.

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## 6. Who regulates us?

Money Matters Financial Solutions Ltd, 5 Park Street, Weymouth, Dorset, DT4 7DQ is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 507382.

Our permitted business is advising on and arranging Equity release Lifetime Mortgages

You can check this on the FCA's Register by visiting the FCA's website [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0845 606 1234.

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

If you wish to register a complaint, please contact us:

- ....in writing Money Matters Financial Solutions Ltd, 5 Park Street, Weymouth, Dorset, DT4 7DQ
- ....by phone 01305 770650

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman

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Service

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**8. 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.

Equity release advising and arranging is covered for 100% of £85,000.

Further information about compensation scheme arrangements is available from the FSCS.

**Message from the Financial Conduct Authority.**

**Think carefully about this information before deciding whether you want to go ahead.**

**If you are at all unsure about which equity release transaction is right for you, you should ask your adviser to make a recommendation.**