



about our equity release services



**Monmouthshire House**  
**John Frost Square**  
**Newport**  
**South Wales**  
**NP20 1PX**

### 1. The Financial Services Authority (FSA)

The FSA 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.

### 2. Whose products do we offer?

√	We offer equity release products from the whole market.
	We only offer equity release products from a limited number of companies.
	We only offer equity release products from a single company

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

√	We will advise and make a recommendation for you on equity release products 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 equity release products that we will provide details on. You will then need to make your own choice about how to proceed.

### 4. What will you have to pay us for this service?

	No fee.
√	A fee, which will be disclosed and agreed before work commences. The fee will be approximately £700 per case which will be payable on receipt of the offer. We will also be paid commission from the company that lends you the money/buys your home.

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

### 5. Refund of Fees

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

√	A full refund if you follow our recommendation but the company rejects your application.
	No refund.

## **6. Who regulates us?**

Monmouthshire Independent Financial Advisers Limited, Monmouthshire House, John Frost Square, Newport, NP20 1PX is authorised and regulated by the Financial Services Authority. Our FSA Register number is 185037.

Our permitted business is to provide advice on and arrange regulated lifetime mortgage contracts and home reversion plans.

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

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

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

In writing: Write to The Complaints Department, Monmouthshire Independent Financial Advisers Limited, Monmouthshire House, John Frost Square, Newport, NP20 1PX.

By phone: Telephone 01633 844456

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

## **8. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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 up to a maximum limit of £50,000

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

Message from The Financial Services Authority

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

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