



about our equity release services



**METCALF MOAT
IFA LIMITED**

Cardinal House
27 Station Square
Petts Wood
Kent, BR5 1LZ
Tel: 01689 891919
Fax: 01689 819191

1. The Financial Services Authority

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 you will have to pay us for this service?

- No fee where the level of commission payable by the company that lends you money or buys your home is sufficient to cover our fee.
- A fee of £150 payable when you apply for an equity release product and the remainder of our £495 fee payable at an agreed time (offer or completion). We will also be paid commission by the company that lends you money or buys your home.
- A fee of £150 payable when you apply for an equity release product and the remainder of our fee payable at an agreed time (offer or completion). As an example, our fee could be in the region of £1000 and is dependent upon the complexity of your requirements. We will offset the commission that we receive from the company that lends you money or buys your home.

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:

- A full refund if the company rejects your application.
- No refund if you decide not to proceed.

6. Who regulates us?

Metcalf Moat IFA Limited, Cardinal House, 27 Station Square, Petts Wood, Kent BR5 1LZ is authorised and regulated by the Financial Services Authority. Our FSA register number is 440915.

Our permitted business is advising on and arranging equity release products.

You can check this on the FSA's Register by visiting the FSA's website 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: Metcalf Moat IFA Limited, Cardinal House, 27 Station Square,
Petts Wood, Orpington, Kent, BR5 1LZ

...by phone Telephone: 01689 891919

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