

keyfacts[®]

about our equity release services

Lakeland Mortgage Centre Ltd.

Windy Ridge, Mount Pleasant, Cumbria. CA10 3TH

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 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.
-

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.
-

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

- No fee. We will be paid by commission from the company that lends you money.
 - A fee of £ . payable at the outset and £ . payable when you apply for a Lifetime mortgage. We will also be paid commission from the company that lends you money.
-

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

5. Who regulates us?

Lakeland Mortgage Centre Ltd, Windy Ridge, Mount Pleasant, Tebay, Cumbria is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300651.

Our permitted business is Advising and Arranging Lifetime Mortgages..

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.

6. What to do if you have a complaint

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

... in writing Write to Lakeland Mortgage Centre Ltd. Windy Ridge, Mount Pleasant, Cumbria.

... by phone Telephone 015396 24786

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

7. 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 for 100% of £50,000.

Further information about the 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.

ВЫПУСК 2 ЛЕНГОМТ



ВНИМАНИЕ СОСРЕД
ГРЕДЪ & ВОГВЕК

