



about our equity release services

My Personal Finances Ltd

Catchpell House
Carpet Lane
Edinburgh
EH6 6SP
Tel: 0131 538 6060
Fax: 0131 538 4444

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 our services?

- No fee for the provision of advice. We will be paid commission from the equity release provider. We charge £250 to cover the administration costs involved in processing your application.

OR if you prefer

- A fee for advice calculated at £100 per hour plus associated administration costs. We will provide you with a quotation for the proposed work detailing the number of hours we believe the work will take and the total costs involved. We will refund any commissions received from the equity release provider.

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. 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 equity release provider rejects your application.
- No refund if the loan is approved by the equity release provider.

6. Who regulates us?

My Personal Finances Limited is an appointed representative of Accord Consultancy Limited of 27a High Street, Melton Mowbray, Leics, LE13 0TS which is authorised and regulated by the Financial Services Authority. Accord Consultancy Ltd's FSA Register number is 207522.

Accord Consultancy Ltd's permitted business is advising on and arranging investment products, non-investment insurance contracts, mortgages and 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 Lee Clifford, Managing Director, My Personal Finances Ltd, Catchpell House, Carpet Lane, Edinburgh, EH6 6SP.
- ... by phone** Telephone 0131 538 6060

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 for 100% 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.