

keyfacts®

about our equity release services.

Salisbury Financial Services Ltd.
36a Packhorse Road
Gerrards Cross
Buckinghamshire
SL9 8EB

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.

2. Whose products do we offer?

- We offer lifetime mortgages, home reversion plans and equity release products from the whole market.
- We only offer lifetime mortgages, home reversion plans and equity release products from a limited number of companies.
- We only offer lifetime mortgages, home reversion plans and equity release products from a single company.
- We do not offer lifetime mortgages or home reversion plans.

3. Which service will we provide you with?

- We will advise and make a recommendation for you on lifetime mortgages, home reversion plans and 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 lifetime mortgages, home reversion plans and 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 as we will be paid by commission from the company that lends you money/buys your home.
- A fee of £500 will normally be payable on receipt of an offer of advance. However, we reserve the right to charge a higher fee of no more than £750. We will confirm the fee to you prior to undertaking any work. We will also be paid commission from the company that lends you money/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.

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 lender rejects your application.
- A refund of between £500-£750 if the purchase falls through.
- No refund if you decide not to proceed.

6. Who regulates us?

Salisbury Financial Services Ltd., 36a Packhorse Road, Gerrards Cross, Buckinghamshire, SL9 8EB is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 116461.

Our permitted business is the provision of financial advice and the arranging of transactions in investments, insurance policies and mortgages for both corporate and individual clients.

You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA 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 • Compliance Officer, 36a Packhorse Road, Gerrards Cross, Buckinghamshire, SL9 8EB.
- ... by phone • 01753 889090

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 the 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.