



about our equity release services

Premier Mortgages & Protection Ltd

Independent House
18-20 Thorpe Road
Norwich
Norfolk
NR1 1RY

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.
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4. What will you have to pay us for our services?

- No fee. We will be paid by commission from the provider
- A fee of £1495 for arranging the Equity Release product payable at the outset. If you choose this option we will refund to you any commission we earn from the Provider.
- A fee of £500 for arranging the Equity Release product with £250 payable at outset, with the remaining £250 payable on completion. This is in addition to any commission we may receive from the 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 lender rejects your application
- A refund of £250 if your application falls through
- No refund if you decide not to proceed.

6. Who regulates us?

Premier Mortgages & Protection Ltd is an appointed representative of Premier Financial Group Ltd which is authorised and regulated by the Financial Services Authority. Premier Financial Group Ltd's FSA Register number is 525971

Our permitted business is advising on and arranging Non Investment Insurance, Mortgages, Home Reversion Schemes and Equity Release.

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 Premier Financial Group, 18-20 Thorpe Road, Norwich, Norfolk , NR1 1RY

....by phone 01603 750022

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.