

Equity Release Initial disclosure document for:

Fordyce & Playle
Etico House
Highgate Works
Highgate Green
Forest Row
East Sussex
RH18 5AT

Telephone No. 01342 826741
Email: advice@fordyceplayle.co.uk

You should use the information provided within this document to decide if our services are right for you.

Whose equity release products do we offer?

- We sell lifetime mortgages only and not home reversion plans, though we will consider all lifetime mortgages available in the market, but not deals that you can only obtain by going direct to a mortgage lender.

Which service(s) do we offer?

- We will advise and make a recommendation on lifetime mortgages and equity release products for you 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 and equity release products that we will provide details on. You will then need to make your own choice about how to proceed.

What will you have to pay us for this service?

- No fee, we will be paid by commission from the company that lends you the money.
- A fee of £150 payable when the lifetime mortgage or equity release completes. This is for advice, recommendation & administration. 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.

Refund of fees

If we charge you a fee, and your equity release sale does not go ahead, you will receive:

- A full refund of any fee paid by you, providing no direct expenses have been paid on your behalf, i.e. arrangement fee or valuation fee etc., paid to the lender for you.
- No refund if you decide not to proceed.

Who regulates us?

Fordyce & Playle of Etico House, Highgate Works, Highgate Green, Forest Row, East Sussex, RH18 5AT, is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 457772.

Our permitted business is advising on and arranging life insurance, pensions, investments, general insurance contracts, mortgages, lifetime mortgages and equity release contracts.

You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768 (freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

What to do if you have a complaint

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

... in writing Write to Mr G A Playle, Fordyce & Playle, Etico House, Highgate Works, Highgate Green, Forest Row, East Sussex, RH18 5AT

... by phone Telephone 01342 826741

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

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.
