

# Disclosure about our Equity Release services

Cotswold Financial Planning Ltd  
10a Astley House  
Cromwell Park  
Banbury Road  
Chipping Norton  
Oxon OX7 5SR

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## 1. The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

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## 2. Whose products do we offer?

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- We offer lifetime mortgages from the whole market.
  - We only offer lifetime mortgages from a limited number of companies. Ask us for a list of the companies we offer lifetime mortgages from
  - We only offer lifetime mortgages from a single company.
  - We do not offer home reversion plans.
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## 3. Which service will we provide you with?

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- We will advise and make a recommendation for you on lifetime mortgages after we have assessed your needs.
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## 4. What will you have to pay us for our services?

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- No fee. We will be paid by commission from the company that lends you money.
- A fee of £ for arranging the lifetime mortgage payable at the outset and % of the loan amount payable on confirmation of the lifetime mortgage offer, for example if you take out a loan of £100,000 you will need to pay £ . If you choose this option we will refund to you any commission we earn from the company.
- A fee of £ for arranging the lifetime mortgage payable at outset. This is in addition to any commission we may receive from the company.

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

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## 5. Refund of fees

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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 £XXX if your application falls through
- No refund if you decide not to proceed.

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## 6. Who regulates us?

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Cotswold Financial Planning is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 487893.

Our permitted business is advising on and arranging equity release lifetime mortgage transactions.

You can check this on the FCA's Register by visiting the FCA's website [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0800 111 6768.

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## 7. What to do if you have a complaint

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

**... in writing** Write to The Compliance Officer, Cotswold Financial Planning Ltd, 10a Astley House, Cromwell Park, Banbury Road, CHIPPING NORTON, OX7 5SR

**... by phone** Telephone 01608 651608

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4 567

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## 8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

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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 £85,000.

Further information about compensation scheme arrangements is available from the FSCS.

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