

Irvine Financial Services Limited
Bridgewater House
The Square
Barnstaple
Devon
EX32 8LS

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 products from the whole market.
- We can only offer products from a limited number of companies.
Ask us for a list of the companies and products we offer.
- We can only offer a limited range of the products from a single company.
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3. Which service will we provide you with?

- We will advise and make a recommendation 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 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 lender.
- A fee of 0.75% of the loan with a minimum of £350. For example on a loan of £75,000 we would charge £562.50. The fee is payable in two stages, £150 when the application is submitted to the lender and the balance upon completion. We will refund to you any commission we receive from the lender when your mortgage completes.
- A fee of 0.5% of the loan with a minimum of £250. For example on a loan of £75,000 we would charge £375. The fee is payable in two stages, £150 when the application is submitted to the lender and the balance upon completion. We will also receive commission from the lender.
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You will receive a key facts illustration when considering a particular lifetime mortgage or further information about a particular home reversion scheme, which will tell you about any fees relating to it.

5. Refund of fees

If we charge you a fee, and your lifetime mortgage does not go ahead, you will receive:

A full refund.

A refund of £100 if we submit an application which is subsequently declined by the lender or you decide not to proceed.

No refund.

6. Who regulates us?

Irvine Financial Services Limited is authorised and regulated by the Financial Services Authority. Our FSA registration number is 440416.

Irvine Financial Services Limited's permitted business is advising on and arranging mortgages.

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 The Compliance Officer, Irvine Financial Services Limited, Bridgewater House, The Square, Barnstaple, Devon EX32 8LS.

By phone: Telephone 01271 323689.

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. Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000. Home reversion schemes are not covered by the FSCS.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

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 lifetime mortgage or home reversion scheme is right for you, you should ask your adviser to make a recommendation.

Please remember that home reversion schemes are not regulated by the FSA