

## About our Lifetime Mortgage Services and Costs

### The Financial Conduct Authority (FCA)

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

### Whose products do we offer?

We offer an Independent lifetime mortgage service. This means we will not place any restrictions on the lifetime mortgage products we have access to.

### Which service will we provide you with?

We will provide you with advice and arrange the lifetime mortgage on your behalf after an assessment of your personal circumstances and requirements.

### What will you have to pay us for our services?

For advising and arranging we charge a fee of £750 which falls due on provision of the advice provided to you in recommending a lifetime mortgage. We will also receive a commission from the provider for placing that business

This fee will be paid directly by you at the above time, unless it is your wish to add our fee to your lifetime mortgage.

We only charge a fee on completion of the lifetime mortgage, therefore no refund is given, as no fee would have been taken prior to completion.

However, should the provider reject your lifetime mortgage application due to you not disclosing any material information about your personal situation, you will be liable to our fee of £750 and we will apply this charge immediately when we receive confirmation the mortgage application is not proceeding, unless an application is submitted to a different lender, as in these circumstances our fee will be rolled over.

### Who regulates us?

**Blowfish Financial Services Ltd** is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is **459256**.

Our permitted business is advising on and arranging Mortgages, Lifetime Mortgages, Non-Investment Insurances and General Insurances

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

### What to do if you have a complaint

If you wish to register a complaint, please write to Mark Eccles at Blowfish Financial Services Ltd 130 Derby Road Long Eaton Nottingham NG10 4ER or telephone 01159 727666.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and 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.

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

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

## **Data Protection**

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer Mr Mark Eccles on 01159 727666 or in writing at 130 Derby Road Long Eaton Nottingham NG10 4ER.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

**DECLARATION**

This is our services and costs agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

Please tick this box if you do not consent to us or any company associated with us processing any such sensitive data.

Please tick this box if you do not wish for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS.

I/We are aware of the costs of the services and agree to the amount and timing of these. My/Our preferred method of paying these costs is (please tick as appropriate);

**By direct payment**

(where possible) **By inclusion on to the lifetime mortgage**

*You must be aware that adding our fees to the lifetime mortgage will increase the total amount of rolled up interest.*

Client Name .....

Client Signature .....

Dated .....

Client Name .....

Client Signature .....

Dated .....