



Equity Release Initial Disclosure Document

**Mike Oliver Associates
Spencer House,
Mill Green Business Estate,
Haywards Heath,
West Sussex,
RH16 1XQ**

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 offer a comprehensive range of lifetime mortgages from across the market but not deals that you can only obtain by going direct to a lender

Which service(s) do we offer?

We offer an 'advised' sales service.

This means we will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances

What you will have to pay us for this service?

A fee of £600 is payable on application. We will also be paid commission 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.

You also have the right to request an illustration for any equity release product we offer.

Refund of fees

No refund will be made in the following circumstances:

- 1) You decide not to proceed with your equity release after an offer has been issued by the lender.
- 2) Your application is declined by the lender, due to non-disclosure of relevant information to Mike Oliver Associates or the lender.
- 3) Your application is declined by the lender due to you providing false or misleading information to Mike Oliver Associates or the lender.

Who regulates us?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 646955.

Our permitted business is advising on and arranging regulated equity release contracts.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register/home.do 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 contact us:

... in writing Write to Mike Oliver: Spencer House, Mill Green Business Estate, ,Haywards Heath. RH16 1XQ

... by phone Telephone 01444 449222.

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 will depend 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.

CLIENT DECLARATION

This document confirms the services offered by Mike Oliver Associates and our charges for those services and forms the basis upon which our recommendations will be made. Please sign below to confirm you have received and read this document. For your own benefit and protection you should read this document carefully before signing it. If you do not understand at any point, please ask me for further information.

Client Full Name	Client Full Name
Client Signature	Client Signature
Date	Date