



EQUITY RELEASE INITIAL DISCLOSURE DOCUMENT

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 lifetime mortgages only and not home reversion plans. 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 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 non-refundable fee of £149 will become payable upon submission of an application.
- In addition a fee of £799 will become payable upon production of a Mortgage Offer.
- We will also be paid a procuration fee from the lender.

The exact amount of procuration fee we will receive is not known to us at this stage. You will receive a Key Facts Illustration when considering a particular lifetime mortgage. This document will tell you about any fee relating to it.

WHO REGULATES US?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 442742.

Our permitted business is: 'advising on, arranging (bringing about) and making arrangements with a view to investments, non-investment insurance contracts and mortgages'.

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

In writing The Managing Director,
J Finance Ltd,
6a London Road,
Newbury,
RG14 1JX.

By email contact@jfinance.co.uk

By telephone 01635 521300

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at <http://www.financial-ombudsman.org.uk> or by contacting them on 0800 023 4567.

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 £85,000.

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