



About our lifetime mortgage services and costs

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this combined document. Use this information to decide if any of our services are right for you.

2. Whose products do we offer

Lifetime Mortgage

We offer mortgages from the whole market

3. Which service will we provide you with

Lifetime Mortgages

- 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.

4. What will you have to pay us for our services

Lifetime Mortgages

- A fee of £500.
- No fee. We will be paid by commission from the lender/company that buys your home..
- A combination. A total fee of 1% of the loan with a minimum of £500 and upto a maximum of £1000, with £100 upfront with the application and the remainder payable on completion of the mortgage. We will also be paid commission from the lender/company that buys your home.

You will receive a key facts illustration when considering a particular lifetime mortgage which will tell you about any fees relating to it.

5. Refund of fees

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

- A full refund. Only if the lender or insurer rejects your application.
- No refund of any upfront fees if **you** decide not to proceed with your application or you fail to disclose relevant information, then no refund will be made.

6. Who regulates us

Best 4 U Mortgages & Best 4 U Insurance' is a trading name of Best 4 U Mortgages Ltd who are an appointed representative of Wyse Services Limited which is authorised and regulated by the Financial Conduct Authority. Wyse Services Limited FCA registration number is 492460.

Our permitted business is advising on and/or arranging "regulated mortgage contracts" which include "regulated lifetime mortgage contracts".

Wyse Services Limited is responsible for your consultants compliance with FCA regulations on advising and/or arranging these contracts.

You can check this on the FCA's register by visiting their website www.fca.gov.uk/register or by contacting the FCA on 0845 6061234.

7. What to do if you have a complaint

If you wish to register a complaint, please us:

....in writing Write to The Compliance Officer, Wyse Services Limited, Tickford House, Silver Street, Newport Pagnell, MK16 0EX

....by phone Telephone 01908 618277.

If you cannot settle your complaint with us, you may be entitled to refer the matter 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 up to a maximum limit of £50,000.

Message from the Financial Conduct Authority

Think carefully about this information before deciding whether you want to ahead

If you are at all unsure about which equity release mortgage is right for you, you should ask your adviser to make a recommendation