

You should use the information provided within this document to decide if our services are right for you.



# homeline

Your Mortgage & Protection Specialists

## Lifetime Mortgages initial disclosure document



Homeline Mortgages Ltd FCA 565780  
262 Ringwood Road, Poole, Dorset BH14 0RS  
T: 01202 937444. E: [info@homelinemortgages.co.uk](mailto:info@homelinemortgages.co.uk)

[www.homelinemortgages.co.uk](http://www.homelinemortgages.co.uk)

## Whose equity release products do we offer?

We offer a comprehensive range of lifetime mortgage products from across the market.

## 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?

### Advised sales

A flat fee of £295 will become payable on application and a further flat fee of £200 will become payable on Mortgage Offer.

The exact amount of commission we will receive is not known to us at this stage. You will receive an illustration when considering a particular lifetime mortgage, which will tell you about any commission relating to it.

## Refund of fees

No refunds will be made as the fee we charge on application is to cover the cost of work carried out on your behalf. The second part of our fee will only become payable on receipt of your formal mortgage offer.

## Who regulates us?

Homeline Mortgages Ltd is an appointed representative of AMAC Mortgages Ltd Hill Barns, Applebram Lane South, Chichester, West Sussex, PO20 7EG which is authorised and regulated by the Financial Conduct Authority.

AMAC Mortgages Ltd Financial Conduct register number is 302881.

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 (Freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

## What to do if you have a complaint

If you wish to register a complaint, please contact us:

**...in writing** Homeline Mortgages 4 Beta Centre, 262 Ringwood Road, Poole, Dorset, BH14 0RS

**...by email** [info@homelinemortgages.co.uk](mailto:info@homelinemortgages.co.uk)

**...by phone** 01202 937444

If you cannot settle your complaints with us, you may be entitled to refer to the Financial Ombudsman Service.

## Are we covered by the Financial Services Compensation Scheme?

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.

Lifetime Mortgage advising and arranging is covered up to a maximum limit of £85,000.

Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## Client declaration

This document confirms the services offered by Homeline Mortgages Limited 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 any point, please contact us for further information.

<b>Client Full Name</b>	<b>Client Full Name</b>
<b>Client Signature</b>	<b>Client Signature</b>
<b>Date</b>	<b>Date</b>