



EVERGREEN FINANCIAL
S O L U T I O N S L T D
INDEPENDENT FINANCIAL ADVISERS

Lifetime Mortgage or Equity Release Services & Costs

Authorisation Statement

Evergreen Financial Solutions Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Our Services

We offer products and services as follows:

Products

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

Services

- We will provide you with advice after an assessment of your personal circumstances and requirements.

The Cost of our Services

We charge a fee of £295 which falls due on provision of the application. We may also receive a commission from the lender for placing that business. In that event we may offer to defer payment of the £295 fee and include all or part of this in any commission due.

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

Please note our fee will be charged should the provider reject your lifetime mortgage application due to you not disclosing any material information about your personal situation. It should also be noted we do not provide a refund should you decide not to proceed with the lifetime mortgage after we have made a recommendation to you.

Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;

- Seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

Cancellation rights

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance we will provide you with specific details should this apply to include: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

Instructions

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.

Complaints

If you wish to register a complaint, please write to **Evergreen Financial Solutions Ltd. The Old Vicarage, Chiverton Cross, Truro TR4 8HS** or telephone **01872 560120**.

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 or by contacting them on 0800 023 4 567.

Compensation Scheme

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business and the circumstances of the claim. Most types of mortgage business are covered up to a maximum limit of £50,000. Further information about this compensation scheme arrangement is available from the FSCS.

Anti-money laundering

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

Law

This client agreement is governed and shall be construed in accordance with **English** Law and the parties shall submit to the exclusive jurisdiction of the **English** Courts.

Force Majeure

Evergreen Financial Solutions Ltd. shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

DECLARATION

This is our standard 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 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 from me/us, mortgage company or combination

(where possible) **By inclusion on 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