

keyfacts

about our lifetime mortgage and home reversion scheme services



Lawn Lane Finance Limited
Talbert House
52a Borough High Street
London
SE1 1XN

1. The Financial Services Authority (FSA)

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

2. Whose products do we offer?

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- We only offer products from a single company.

3. Which service will we provide you with?

- 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 this service?

- No fee for our advice.
- Upon completion of your lifetime mortgage or home reversion scheme an administration fee of £295 will be charged. If your mortgage or home reversion scheme does not complete, we will not make this charge. We will also be paid commission from the lender.

You will receive a key facts illustration when considering a particular lifetime mortgage [or further information about a particular home reversion scheme], which will tell you about any fees relating to it.

5. Who regulates us? [Note 19]

Lawn Lane Finance Limited (trading as lawnlane) of Talbert House, 52a Borough High Street, London SE1 1XN is authorised and regulated by the Financial Services Authority. Our FSA Register number is 433446.

Our permitted business is arranging and advising on regulated lifetime mortgage plans. Home reversion schemes are not regulated by the FSA.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

... in writing Write to John Baldwin, Managing Director, Lawn Lane Finance Limited,
Talbert House, 52a Borough High Street, London SE1 1XN

... by phone Telephone 0845 838 1992

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service does not consider complaints about home reversion schemes.

7. 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 for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000. Home reversion schemes are not covered by the FSCS.

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

Message from the Financial Services Authority

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

If you are at all unsure about which lifetime mortgage or home reversion scheme is right for you, you should ask your adviser to make a recommendation.

Please remember that home reversion schemes are not regulated by the FSA.