

Chadwick Financial Management

Chadwick House  
Hauley Road  
Dartmouth  
TQ6 9AA

---

### 1. The Financial Conduct Authority (FCA)

---

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

---

### 2. Whose products do we offer?

---

- We offer lifetime mortgages from the whole market.
- We only offer lifetime mortgages from a limited number of companies. Ask us for a list of the companies we offer lifetime mortgages from
- We only offer lifetime mortgages from a single company.
- We do not offer home reversion plans.

---

### 3. Which service will we provide you with?

---

- We will advise and make a recommendation for you on lifetime mortgages after we have assessed your needs.

---

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

---

- No fee. We will be paid by commission from the company that lends you money.
- A fee of £595 for arranging the lifetime mortgage payable at the outset.
- A fee of £700 payable on receipt of the lifetime mortgage offer. This is in addition to any commission we may receive from the company.

You will receive a key facts illustration when considering a particular equity release product, which will tell you about any fees relating to it.

---

### 5. Refund of fees

---

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

- A full refund if the lender rejects your application
  - No refund if your application falls through
  - No refund if you decide not to proceed.
-

---

## **6. Who regulates us?**

---

Chadwick Financial Management is a trading style of Yorke finance Limited, which is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 756100. Yorke Finance Limited is registered as a Limited Company in England And Wales No.06005593. Our permitted business is to provide investment advice and arrange life assurance, pensions, collective investments (e.g unit trusts, investment trusts and OEICs), individual savings accounts, Mortgages and General Insurance.

You can check this on the FCA's Register by visiting the FCA's website [www.FCA.gov.uk/register/home.do](http://www.FCA.gov.uk/register/home.do)

**or by contacting the FCA on 0800 111 6768.**

---

## **7. What to do if you have a complaint**

---

If you wish to register a complaint, please write to Chadwick Financial Management, Chadwick House, Hauley Road, Dartmouth, TQ6 9AA or telephone 0800 833389. 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](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4 567.

---

## **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.

Equity release advising and arranging is covered for 100% of £50,000.

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

---