



Terms and Conditions

Effective Date: 08/01/2024

With regard to any financial or mortgage advice you may receive from us, any decision on which interest rate, amount sought and specific product terms should totally rely on the personal and business circumstances you find yourself in.

We encourage you to enable us to carry out a full review prior to any mortgage application, made by you or on your behalf, to enable us to clearly and accurately understand and establish the specific needs and preferences that you may have and to help determine whether you meet any relevant criteria or not.

We will be delighted to advise you and make recommendations based on your specific details and there may well be a fee for such mortgage advice. Please note: mortgage deals may not be available, and lending is subject to individual circumstances and status. Please note: any rates shown on this website display only an indicative rate and may not be suitable for you. You must be 18 or over. Please also note: a mortgage is secured against your home.

Your home or property may be repossessed if you do not keep up repayments on your mortgage or any debt secured on it. Later Life Property Finance Limited is a broker, not a lender. We may receive commissions that will vary depending on the lender, the product, or other permissible factors. The nature of any commission model will be confirmed to you before you proceed.

The information contained within this website is subject to the UK regulatory regime and is therefore primarily targeted at consumers based in the UK.

Our written complaints procedure is available upon request. If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information about the FOS is available from their website www.financial-ombudsman.org.uk.

If we cannot meet our obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of business and the circumstances of the claim.

<https://www.financial-ombudsman.org.uk/consumers/complaints-can-help>

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