

Financial adviser (to find one)

IFA Promotion

Tel: 0800 085 3250 (freephone)

Website: www.unbiased.co.uk

Matrix Data UK IFA Directory

Website: www.ukifadirectory.co.uk

The Personal Finance Society

Website: www.thepfs.org/findanadviser

HM Revenue and Customs

For information about tax:

From your local tax office or any HM Revenue and Customs Enquiry Centre

Orderline: 0845 9000 404

Website: www.hmrc.gov.uk

Booklet IR121 Income tax and pensioners

Local authority or local council

For information about council tax benefit, home repair and improvement assistance and local charities that might be able to help:

See the local phone book under the name of your council or get contact details from your local public library.

Money advice agencies

For help sorting out debt problems:

■ Consumer Credit Counselling Service

Wade House

Merrion Centre, Leeds LS2 8NG

Tel: 0800 138 1111

Website: www.cccs.co.uk

■ National Debtline

Tel: 0808 808 4000 (freephone)

Website: www.nationaldebtline.co.uk

■ Community Legal Service (CLS)

Directory Line: 0845 608 1122

Website: www.clsdirect.org.uk

Safe Home Income Plans (SHIP)

Some equity release providers belong to this organisation. All schemes offered by SHIP members offer a no-negative-equity guarantee.

PO Box 516

Preston Central PR2 2XQ

Tel: 0870 241 6060

Email: info@ship-ltd.org

Website: www.ship-ltd.org

Solicitor (to find one)

■ (England and Wales) Law Society

113 Chancery Lane, London WC2A 1PL

Tel: 020 7242 1222

Website: www.lawsociety.org.uk

■ (Scotland) Law Society of Scotland

26 Drumsheugh Gardens

Edinburgh EH3 7YR

Tel: 0131 226 7411

Website: www.lawscot.org.uk

■ (Northern Ireland) Law Society of Northern Ireland

Law Society House

98 Victoria Street, Belfast BT1 3JZ

Tel: 028 90 231614

Website: www.lawsoc-ni.org

Complaints about lifetime mortgages

First you should contact the firm that sold you the lifetime mortgage. If you are not satisfied after this stage, you should contact the Financial Ombudsman Service:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800

Email:

complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Financial Services Authority

The FSA publishes the following free guides:

FSA factsheet: Paying for long-term care

FSA guide to pensions 3: Annuities and income withdrawal

FSA guide to financial advice

FSA guide to making a complaint about financial services

To get copies call the FSA Consumer Helpline:

0845 606 1234 – or visit the FSA Consumer website:

www.fsa.gov.uk/consumer

To find out whether a firm is authorised, follow the link on the Consumer website to the Firm Check Service.

The Financial Services Authority (FSA) is the independent watchdog set up by government to regulate financial services and protect your rights.

Our Consumer Helpline can answer general queries about financial products and services, tell you if a firm is authorised, and help you if you have a complaint and don't know who to contact.

We also produce a range of user-friendly factsheets and booklets available from our website and helpline. But remember that, as the regulator, we can't recommend firms or advisers or tell you whether a particular product is right for you.

Our website, www.fsa.gov.uk/consumer, aims to help you understand financial services and get a fair deal.

Use the site to:

- shop around with our comparative tables – including mortgages, pensions and ISAs;
- check whether a particular firm or person is authorised – if you use an authorised firm you have access to complaints procedures and compensation schemes if things go wrong;
- order any of our wide range of consumer publications;
- report any misleading financial advertising;
- see explanations of financial products in plain English;
- read recent alerts we have issued.

If you have difficulty with this material in its current format, please call the Consumer Helpline on 0845 606 1234 or minicom/textphone on 0845 730 0104 (call rates may vary).

To help us maintain and improve our service, we may record or monitor calls.