

Retirement Interest  
Only Mortgage

**All you need  
to know**





# Contents



## Section 1

All about our Retirement Interest Only Mortgage

3



## Section 2

Applying for a Retirement Interest Only Mortgage

11



## Section 3

What happens if your circumstances change?

13



## Section 4

When do you have to repay your Retirement Interest Only Mortgage

18



## Section 5

Other important information

20

## Introduction

This document is a guide to the Legal & General Retirement Interest Only Mortgage. It will help you to understand what a Retirement Interest Only Mortgage is, the benefits and risks, and what you should consider before making a decision.

It will then take you through the process of applying for a Retirement Interest Only Mortgage with us and what to expect once the Retirement Interest Only Mortgage is in place. If your circumstances change, it includes details of how to apply for more money or make overpayments. It also outlines what you can expect from us and how to keep in contact.

This document does not provide advice on whether a Retirement Interest Only Mortgage is right for you. This should be discussed with an adviser who is qualified to give advice on mortgages. Your adviser will take you through the decision making and application process and

will provide you with a European Standardised Information Sheet (ESIS). This will give you personalised information about the Retirement Interest Only Mortgage.

After successfully applying for a Retirement Interest Only Mortgage with us, you'll be provided with a Mortgage Offer, Terms and Conditions and Tariff of Charges. These are referred to and should be read with this All You Need to Know document. If you need any further information at any stage, please ask your adviser.

Throughout this guide, we'll refer to our Retirement Interest Only Mortgage as a RIO.

## Section 1

# All about our Retirement Interest Only Mortgage (RIO)

The concept of retirement has changed rapidly in recent years. There's no set retirement date and the choices that you make in the years ahead are going to be personal and unique to you. While for most people a pension remains their main source of income in retirement, more people are now looking to their home as a way to release additional money.

### This could be due to

- Average house prices which have more than doubled in the last 20 years. This means that you may have significantly more equity (the value of your home less any remaining mortgage) in your home than you anticipated.
- People are living longer and for some, their pension pot and savings may not meet their expectations and plans for retirement.
- A large number of people are approaching retirement with an outstanding mortgage balance, in particular those that have an existing residential interest-only mortgage.

Whether you're coming to the end of your interest-only mortgage term or you're looking to make home improvements, help family members or simply top up your retirement income, there are a number of different options available to you.

At Legal & General we are committed to helping individuals make more informed choices about their retirement finances and designing solutions that meet the changing needs of our customers.










## What is a Retirement Interest Only Mortgage?

A RIO is an interest-only mortgage designed for those aged 55 and over. It will enable you to pay off the remaining balance of an existing mortgage and you may be able to borrow more.

Every month you will pay the interest on the balance of the mortgage. This amount is fixed for the duration of your mortgage. The amount that can be borrowed is based on the value of your home and an affordability assessment to make sure you can keep up with the payments. If you are applying jointly this will be based upon the current and future income of the lowest earner.

A RIO only has to be repaid from the sale of your home when you, or the remaining applicant (if the mortgage is in joint names) dies or moves out of your home into long term care. However, if you are able to repay your mortgage you can do so at any time, but you may need to pay an Early Repayment Charge.

## How does a Retirement Interest Only Mortgage compare to other mortgages?

	Residential mortgage	Retirement Interest Only mortgage	Lifetime mortgage
 <b>Loan Type</b>	A loan secured against your home. May be either repayment (capital and interest) or interest-only.	A loan secured against your home. An interest-only mortgage. RIO is a type of residential mortgage.	A loan secured against your home throughout your lifetime.
 <b>Interest</b>	Interest is charged on the mortgage monthly and you make monthly payments.	Interest is charged on the mortgage monthly and you make monthly payments.	Any unpaid interest charged on the mortgage is added to the loan (rolled up).
 <b>Interest rates</b>	There are a variety of interest rates you can choose from. The most common are variable or fixed rate.	The interest rate is fixed for a set period or for the duration of the mortgage.	The interest rate is fixed for the duration of the mortgage.
 <b>Monthly Payments</b>	You are required to make a monthly payment.	You are required to make a monthly payment.	No monthly payments are required during the lifetime of the mortgage. It is possible with some products to pay the interest in part or whole.
 <b>Loan Term</b>	The term is fixed for a set period of time. For example, 25 years.	There is no fixed term. The mortgage lasts until the last borrower dies or moves out of their home into long term care.	There is no fixed term. The mortgage lasts until the last borrower dies or moves out of their home into long term care.
 <b>Affordability</b>	Your income and expenditure is assessed to ensure you can afford the mortgage.	Your income and expenditure is assessed to ensure you can afford the mortgage.	There are no affordability assessments.
 <b>Repayment</b>	Repaid through the monthly payments over the term. With an interest-only mortgage you only make monthly interest payments, so you will need to make a lump sum payment at the end of the mortgage.	Repaid from the sale of your home when the last remaining borrower dies or moves out of their home into long term care.	The loan and interest is repaid from the sale of your home when the last remaining borrower dies or moves out of their home into long term care.

## Are you aware of the following features?

### Fixed interest rate

The interest rate is fixed for the duration of the mortgage giving you certainty on the monthly payments that you need to make.

### You can make overpayments

With the overpayments feature, you can pay part of the mortgage off early with no Early Repayment Charge, subject to our Terms and Conditions.

Making overpayments can reduce your mortgage balance and the amount of interest that is charged on this. This will reduce your monthly payments.

### You can move home

If you decide to move home your RIO can move with you, subject to our Terms and Conditions. You must discuss moving home with your adviser before committing to a purchase.

### Downsizing Protection

If after 5 years you choose to move to a property that does not meet our lending criteria at the time, you can repay your RIO in full without having to make an Early Repayment Charge.

### Fixed Early Repayment Charge

The Early Repayment Charges on RIO are fixed so you will always know how much the charge will be if you choose to make a payment beyond your overpayment allowance, or if you decide to pay off your mortgage in full.

### Additional Borrowing

You may apply for additional borrowing 6 months after your RIO completes, subject to an affordability assessment and our lending policy.

### Assisted Legal Fees

If you are taking a RIO as a remortgage then we will pay any standard legal fees that apply. If you choose not to take this option you will receive a cashback to help towards the costs.

## Is a Retirement Interest Only Mortgage right for you?

These are some of the things you may consider when deciding if a RIO is right for you.

- I am aged 55 or over
- I am living in, or buying my own home which is located in England, Wales or mainland Scotland
- I can afford to make monthly payments now and when I'm no longer working
- I want to borrow a minimum of £10,000
- My house is worth a minimum of £70,000
- I would like to sell my property and not have an outstanding mortgage
- I have savings or investments that I can consider using instead
- I can claim benefits that will supplement my income and these may be affected by a RIO.

You'll need to discuss this with an adviser before making a decision. Your adviser must be authorised by the Financial Conduct Authority and hold a suitable qualification to advise on residential mortgages.



## How is the interest calculated on a Retirement Interest Only Mortgage?

Our RIO has a fixed interest rate for life, which means it will not change for the duration of your mortgage.

Your personalised ESIS will show a breakdown of the interest charged over time.

It's important to remember that the amount of interest charged can be reduced by making overpayments on your mortgage.



## What impact will a Retirement Interest Only Mortgage have on the equity in your home?

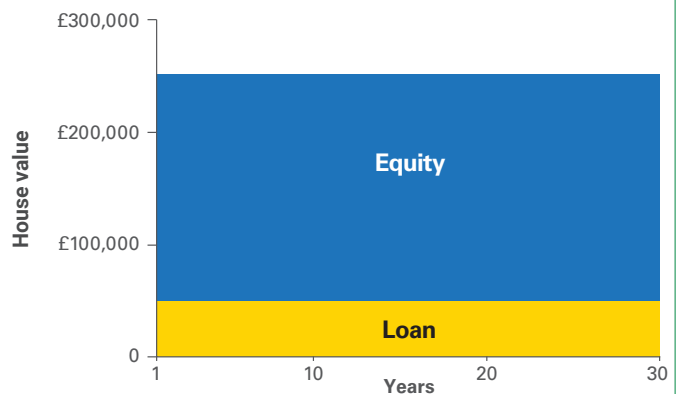
When your RIO is repaid, the amount of equity available to you or your beneficiaries will depend on several factors including:

- The value of your home and how much it decreases or increases in value over time
- The amount you originally borrowed and if you have borrowed any additional money
- Whether you make overpayments to reduce the loan amount
- Whether monthly interest payments were made regularly and on time. This will affect the equity that will remain as any missed interest payments will be added onto the mortgage.

### Example



The graph below shows that the money you borrow does not increase with RIO over time if the monthly interest payments are made on time.



- ✓ Property value: £250,000
- ✓ Amount borrowed: £50,000
- ✓ No additional money borrowed after initial borrowing
- ✓ Monthly interest payments are being made each month
- ✓ No overpayments have been made
- ✓ Remaining equity: £200,000

In this example it can be seen that the property value has stayed the same, the monthly interest payments are being made, and no additional money has been borrowed so therefore the equity in the house has not reduced over time.

## What are the benefits and risks of a Retirement Interest Only Mortgage?

Before deciding whether to go ahead, your adviser will talk you through the benefits and risks of a RIO as well as the other options available to you.

Below is a list of things you need to think about. This is not a full list of benefits and risks. Your adviser will look at your personal circumstances, advise you on risks affecting you and whether a RIO is suitable.

### Benefits

- You don't need to have a repayment vehicle in place as the mortgage does not have to be repaid until you die or move into long term care.
- You can stay in your home - unlike other residential mortgages RIO has no fixed end date, which allows you to stay in your home without having to repay the mortgage.
- It may be possible to move home – you can move home and your mortgage can move with you, providing your new property is acceptable to us and meets our lending requirements.
- Ability to make overpayments – you can pay part of your mortgage off early with no Early Repayment Charge, provided it is within the limits and terms that apply. This will reduce the amount of interest that you are charged over the term of your mortgage and your monthly interest payments.
- The total amount you owe doesn't increase over time – by making monthly payments you're paying off the interest on your mortgage.
- Your monthly payments will not increase – as the interest rate is fixed for life, your monthly payments will not increase which means you'll always know what you're paying.
- For joint applications - your mortgage is based on the ability of the lowest income borrower to make payments. This ensures that you would still be able to make the payments if your circumstances change and you are on your own.

### Risks

- Failure to meet the Terms and Conditions – for example failing to maintain the property may mean that we have to put it right on your behalf. It could even result in the forced sale of your property.
- You may need to repay part of your mortgage if you move - for example, if your new property is worth less than the original property. If we ask you to repay a part of your mortgage, the amount that we ask you to repay would not be subject to an Early Repayment Charge.
- You may have to pay a charge for early repayment if you decide to repay more than your overpayment allowance or decide to repay all of your mortgage off early.

**AS A LAST RESORT, YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS. THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.**

## What could you use a Retirement Interest Only Mortgage for?



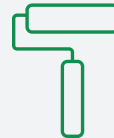
### Pay off your existing interest-only mortgage

If you've come to the end of your current interest-only mortgage and don't have the ability to repay the balance but can still afford to make monthly payments.



### Help your family

Contribute to costs like education or getting onto the housing ladder. The recipient may have to pay Inheritance Tax in the future.



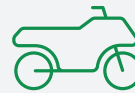
### Home Improvements

To enhance your home or carry out adaptations that make it possible for you to stay there for a longer term.



### Take out a new mortgage

Giving you the opportunity to move to a new home or take money to support family or make home and lifestyle improvements of your choice.



### Lifestyle improvements

Like a new car, a hobby or to provide care in the home.

## Case studies

### Chris and Pauline

Chris and Pauline have recently retired and enjoy spending time travelling, cycling and with their grandchildren. Their major financial concern is the outstanding interest-only mortgage on the home they bought 24 years ago. In six months they will need to repay the outstanding capital and have no way to do so. A RIO with a fixed interest rate for life will enable them to continue to live in the home that they love, making monthly interest payments based on the income of the lowest earner and not have to repay until they die or move out of their home into long term care.

### Barry and Fiona

Barry and Fiona have paid off their mortgage but would like to build an extension for when their family or friends visit. Their home is also in need of some repair work which they don't want to spend all their savings on. They have an income which would enable them to make payments towards any borrowing. A RIO will give them the money that they need to maintain and improve their home for the future with regular monthly interest payments and the opportunity to make overpayments to reduce the mortgage balance.



## How do you decide if a Retirement Interest Only Mortgage is right for you?

A RIO is a long-term financial commitment and it's important to understand all the benefits and risks.



### Step 1: Check the details

Alongside your adviser, check that you:

- Have identified your needs
- Know how much you can borrow
- Have looked at other options
- Are aware of the benefits and risks
- Meet the criteria for a RIO mortgage.



### Step 2: Understand the facts

When you are considering a RIO your adviser can submit your details to us for a Decision in Principle on what we would be able to offer you based on the information provided and subject to a full mortgage application.

The information that you discuss with your adviser will be provided to you in a personalised ESIS. This will outline the following information:

- A description of the RIO
- The amount of money that you are looking to borrow
- The costs and implications of a RIO
- The details you have given relating to the estimated value of the property and whether you are applying as an individual or in joint names.



### Step 3: Make a decision

You'll then be in a position to decide if a RIO is right for you, and your adviser will help you to apply.







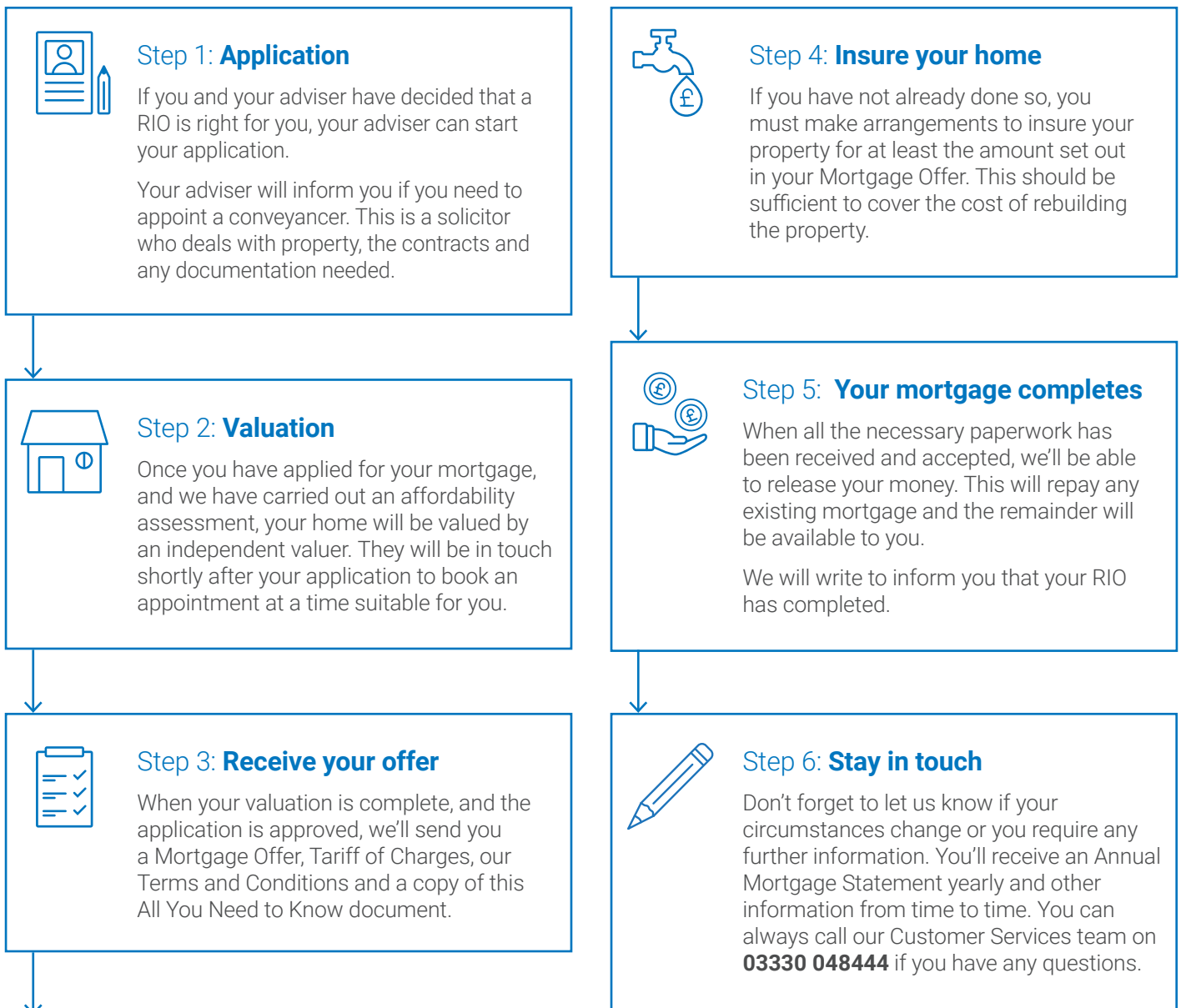
## Section 2

# Applying for a Retirement Interest Only Mortgage

You can progress to the next step and apply for a RIO, once you have...

- Spoken with your adviser and discussed the risks and benefits as well as your other options
- Spoken to your family about your plans, if you choose to.
- Received your Decision in Principle and personalised ESIS from your adviser

## Your application will follow this process





## What costs are involved in setting up a Retirement Interest Only Mortgage?

There are some costs that you'll need to cover when applying for your RIO. You should refer to your ESIS to see what fees apply to you. But these typically include:

**Product Fee:** this covers our costs for setting up the mortgage and is payable on application. If you wish, you can add this fee to your mortgage, but it will increase the amount you owe and interest will be charged on it.

**Valuation Fee:** this covers the cost of carrying out a valuation on your home. It is payable on application and the amount of the fee will depend on the value of your home.

**Telegraphic Transfer Fee:** this is charged to cover our costs transferring your money to the solicitor and is payable on application. If you wish, you can add this fee to your mortgage, but it will increase the amount you owe and interest will be charged on it.

### There are fees that you may pay to others

**Legal fees:** if you need to appoint a solicitor/conveyancer to act on your behalf and ours. You should agree a fee with them and you'll be responsible for paying it.

If your solicitor/conveyancer is unable to carry out work on our behalf due to not being on our accepted firms list, you will need to cover our legal fees from our solicitor and the legal fees for the firm you have chosen.

**Advice Fee:** you may be required to pay a fee to your adviser for providing advice on the mortgage. You should agree a fee with them and you'll be responsible for paying your adviser.

Please refer to your Tariff of Charges for full information on fees and charges. If you haven't seen this document, please ask your adviser for a copy.





## Section 3

# What happens if your circumstances change?

Although a RIO is designed to be a lifelong commitment, we understand your circumstances could change and you may need our help in the future. Anything from concerns about making monthly payments, borrowing more money, to moving home; this section helps to explain your options.

### What if you're having problems making monthly payments?

If you think you'll be unable to make your monthly mortgage payment, it is important that you let us know as we will always try to help you. Whether it is a short-term concern or a long-term change in your circumstances you should let us know as early as possible.

Please contact us on **03330 048444** if you have any concerns and we'll be able to discuss your options and how this will affect your RIO with you.

### What happens if you need more money?

If you need more money you can apply for additional borrowing on top of the initial amount you borrowed. Applications for additional borrowing may be considered 6 months after completion of your mortgage. Any additional borrowing must be on the same basis as your existing mortgage subject to our lending criteria at the time of any application. The interest rates may be different depending on interest rates available at the time you apply.

You will have to pay fees as you did when you first took out your mortgage. Our current fees are outlined in the Tariff of Charges. If you haven't got a copy, please ask your adviser for one.

#### How to apply for additional borrowing

1. You will need to seek advice from a Mortgage Adviser as you did when you first took out your mortgage with us, who will provide you with a personalised ESIS and help you progress with the application.
2. A new property valuation may also be required. When your valuation is complete, and the application has been approved we will send you a Mortgage Offer.

When all the necessary paperwork has been received and accepted, we'll be able to release your money.

### What if you have money available and want to repay part of your Retirement Interest Only Mortgage?

Making an overpayment will reduce the amount you owe and will reduce the total amount of interest charged over the duration of the mortgage.

#### How to make an overpayment

1. It's very important that you call our Customer Services Team on **03330 048444** before making repayments. You'll need to confirm how much you want to pay and the date of the payment.
2. We'll then send you an illustration of the payment and the effect it will have on your mortgage balance to ensure you still want to go ahead.

Our overpayment feature allows you to reduce the amount you owe by making overpayments of up to 10% of the mortgage balance per year without paying an Early Repayment Charge.



3. When making a payment this must be from your personal bank account. If you wish to proceed, we'll tell you how to transfer the payment.
4. Once we receive your payment we'll apply this to your account and send you a letter to confirm we have received this and the effect it has on your monthly payments and mortgage balance.

Overpayments in excess of the overpayment limit can be made at any time however you may have to pay an Early Repayment Charge if you choose to do this.

There's no obligation on you to make such payments, but should you wish to, the following will apply:

- In any 12 month period starting on the completion of your RIO and thereafter on each anniversary of the completion, you can repay up to 10% of the mortgage balance without paying an Early Repayment Charge. Any overpayments being made are subject to a minimum amount of £50.
- You should contact us before you make any overpayment, so that we can confirm the amount you can repay and when. If we receive a payment without having discussed it with you first, we may have to return this to you.
- When you make an overpayment, it will be applied to your mortgage on the day we received the cleared funds and the amount on which we charge interest will reduce accordingly.
- Where you have taken additional borrowing, any overpayment will be allocated to the account which has the highest interest rate first up to the limit where an Early Repayment Charge will apply and then the remaining amount applied to the next highest interest rate account. Any overpayment you make to us will be shown on your Annual Mortgage Statement.



## What if you want to repay your Retirement Interest Only Mortgage early?

We understand your circumstances may change and you may wish to repay your RIO early. In which case, an Early Repayment Charge may be payable.

### Early Repayment Charges

You should think carefully before you decide to repay any of your RIO early, as there could be a substantial Early Repayment Charge to pay. It's important to understand when an Early Repayment Charge may apply and how much it will be.

An Early Repayment Charge is not payable if any of the following apply:

- On any overpayment you make within the permitted limits.
- If you move home and transfer your RIO to a new property that is acceptable to us and as a result of which you repay a part of the mortgage as required by us (for further information on moving home see page 16).
- If you have had the mortgage for over 5 years and are moving to a property that does not meet our lending criteria at that time.
- If you repay after you (or if joint borrowers, the last surviving of you) dies or goes into long term care.
- If joint borrowers and the last surviving of you repays in the first three years after the first of you dies or moves into long term care.

## How do we calculate an Early Repayment Charge?

The Early Repayment Charge on RIO is a fixed, stepped percentage which reduces depending on how long you've had the mortgage. If you repay your mortgage in full or make overpayments above your 10% allowance (10% of the mortgage balance per calendar year) you will be charged as below;

Time since start of mortgage	ERC Charge % of outstanding balance
Up to 5th year	9%
6th year	8%
7th year	7%
8th year	6%
9th year	5%
10th year	4%
11th year	3%
12th year	2%
13th – 15th year	1%

### Full repayment example

Joe has had a recent windfall and following this has decided he would like to use it to repay his RIO in full. His remaining mortgage balance is **£71,700** and no interest has accrued since his last monthly mortgage payment.

Joe has not made any overpayments this year so he would not need to pay an Early Repayment Charge on **£7,170 of the balance** as this would be his 10% allowance for the year. However, Joe would need to pay an Early Repayment Charge on the remaining **£64,530** which, as he has had his RIO for **6 years**, would be **£5,162** (see below table).

So, in this instance Joe would have to pay **£76,862** (mortgage balance of £71,700 + Early Repayment Charge £5,162) to repay his RIO in full.

If Joe were making this repayment in full after **10 years** and has not made any overpayments, his Early Repayment Charge would be **£2,581** in addition to his remaining mortgage balance of **£71,700** without any accrued interest, making a total full repayment of **£74,281** (mortgage balance of £71,700 + Early Repayment Charge of £2,581) to repay his RIO in full.

The table below shows the potential Early Repayment Charge due during the years of Joe's RIO based on him not making any overpayments.

Time since start of mortgage	ERC Percentage	ERC for Full Repayment of £64,530 (% charge in £s)
Up to 5th year	9%	£5,808
6th year	8%	£5,162
7th year	7%	£4,517
8th year	6%	£3,872
9th year	5%	£3,227
10th year	4%	£2,581
11th year	3%	£1,936
12th year	2%	£1,291
13th – 15th year	1%	£645

## What if you want to move home?

If you move home, you can transfer your RIO mortgage to a new property if that property is acceptable to us and meets our lending requirements at the time.

You will need to ensure there is sufficient value left after the sale of your home to purchase your new property. You should consider all the costs and taxes payable for the move.

### How to apply to move home

**1.** As soon as you decide you want to move, please call us on **03330 0484444**. We'll explain how it could affect your mortgage, the steps you need to take and answer any questions you may have.

**2.** Your new property will need to be valued by an independent valuer who we will appoint. You would be required to pay the Valuation Fee, Property Transfer Fee, all legal fees and any moving expenses.

When all the necessary paperwork has been received and accepted, you will be ready to move into your new home.

If you are able to move, we may also ask you to repay part of your mortgage. The amount we lend you will be based on the value of your new property and your ability to afford the mortgage.

In this case you would not have to pay an Early Repayment Charge on any amounts we require you to pay.

## What if you want to add or remove someone from your Retirement Interest Only mortgage?

### Adding a new borrower

You may be able to add someone to the mortgage as a joint borrower, for example due to a marriage or registered civil partnership, subject to our lending requirements at the time.

As soon as you decide you want to add a new borrower, please call us on **03330 0484444**. We'll explain how it could affect your mortgage, the steps you need to take and answer any questions you may have.

You will have to pay fees as you did when you first took out your mortgage. Our current fees are outlined in the Tariff of Charges. If you haven't got a copy, please ask your adviser for one.

### Removing a borrower

You may be able to remove someone from the mortgage if you took out the mortgage jointly.

As soon as you decide you want to remove a joint borrower, please call us on **03330 0484444**. We'll explain how it could affect your mortgage, the steps you need to take and answer any questions you may have.

You will have to pay fees as you did when you first took out your mortgage. Our current fees are outlined in the Tariff of Charges. If you haven't got a copy, please ask your adviser for one.

If you hold the RIO in joint names and one of you dies or moves out of your home into long term care you must let us know. Please contact us on **03330 0484444** and we will guide you through this.







## Section 4

# When do you have to repay your Retirement Interest Only Mortgage?

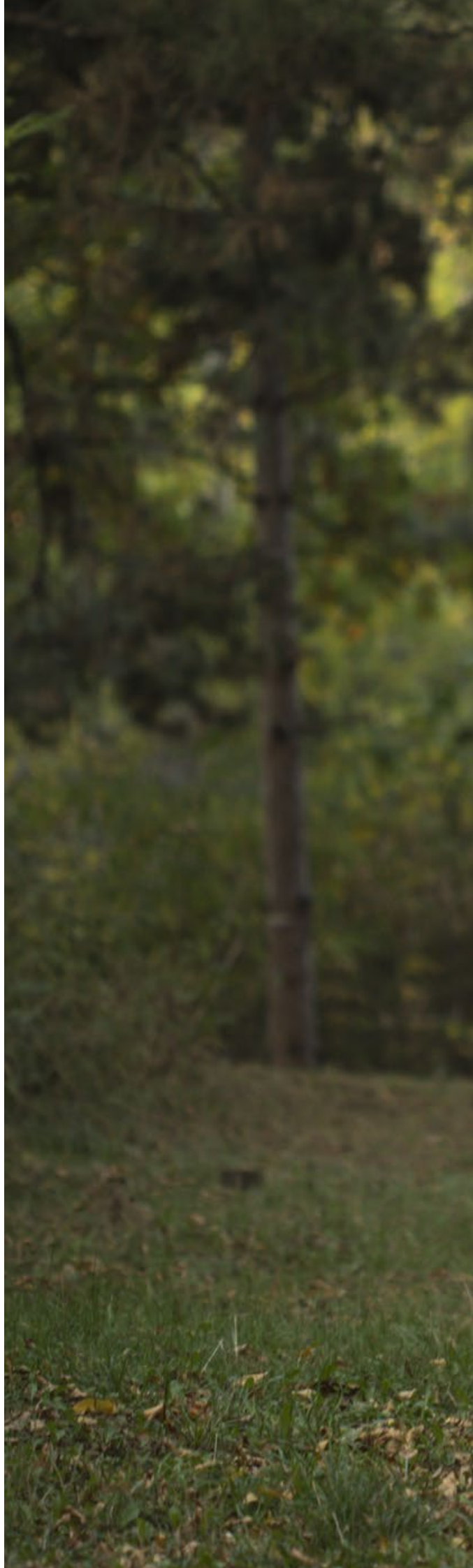
A RIO only has to be repaid from the sale of your home when you, or the remaining applicant (if the mortgage is in joint names) dies or moves out of your home into long term care.

We realise that this may be a difficult time and for this reason, we allow a 12-month period to enable you or your estate to repay the mortgage.

The mortgage will be repaid with the proceeds from the sale of your home.

However, if you are able and want to repay your mortgage you can do so at any time, but you may need to make an Early Repayment Charge.

Our Terms and Conditions outline the other circumstances when the mortgage has to be repaid in full. Remember, this full amount will include the initial amount borrowed, all additional borrowing taken, any unpaid interest, costs or charges.







## Section 5

# Other important information

### When will you hear from us?

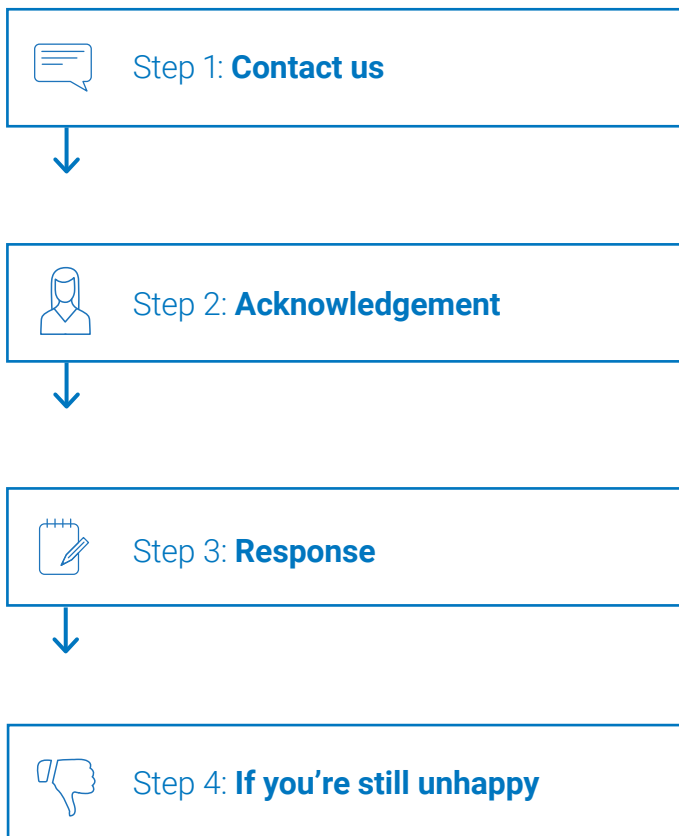
You'll receive a statement each year to help you keep track of how much you owe. This will show the details of the transactions that have taken place on your lifetime mortgage account during the year and includes an illustration of the total amount to be repaid.

Of course, you don't have to wait until you receive your annual statement before you make enquiries about your lifetime mortgage. For example, on request we'll provide a written statement of how much the Early Repayment Charge would be if you were to repay your lifetime mortgage early.

### How to make a complaint

We hope you'll always be satisfied with the service you receive from us. If this is not the case, we want you to tell us about it so we can work with you to understand what has happened and put it right as quickly as we can.

If you have a complaint about any aspect of our service you can contact our complaints team by:



**Writing to us at:** Legal & General Home Finance, PO Box 17225, Solihull B91 9US

**Calling us on:** 03330 048444

**Email us:** [complaints@landghomefinance.com](mailto:complaints@landghomefinance.com)

We'll try our very best to resolve your complaint within three working days.

If the issue cannot be resolved within three working days, we'll send you a written acknowledgment of your complaint. We'll undertake a full investigation of your complaint and let you know the outcome in writing.

We'll send you a final response within eight weeks which will explain the outcome of your complaint.

After our investigation, if you're still unhappy with our response, you can refer your complaint to the Financial Ombudsman Service. They provide a free, independent service to help resolve complaints. Their contact details are:

**Address:** The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

**Telephone:** 0800 023 4567 or 0300 123 9123 or when calling from abroad +44 20 7964 0500

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)











## About Legal & General

Established in 1836, Legal & General is one of the UK's leading financial services groups and a major global investor, with over £1.3 trillion in total assets under management at 30th June 2021.

Legal & General Home Finance Limited is a wholly owned subsidiary of Legal & General Group PLC and is registered in England and Wales under company number 04896447.

Registered office:

**One Coleman Street, London, EC2R 5AA.**

Legal & General Home Finance is authorised and regulated by the Financial Conduct Authority. We're entered on the Financial Services Register under number 303418. You can check this at [fca.org.uk/firms/systems-reporting/register](https://www.fca.org.uk/firms/systems-reporting/register) or you can call **0800 111 6768**

We will only accept applications for RIO mortgages from advisers that are authorised and regulated by the Financial Conduct Authority.

MoneyHelper provides useful information on mortgages as part of its free and impartial money advice service. You can get this by calling **0800 138 7777** (English), **0800 138 0555** (Welsh), **18001 0800 915 4622** (Typetalk), or through the following website: [moneyhelper.org.uk](https://www.moneyhelper.org.uk)

Legal & General Home Finance Limited is a member of UK Finance, a professional body who act to enhance competitiveness, support customers and facilitate innovation.



## Keeping in touch

We're here to help. If you have a query about your mortgage, or you'd like to give us some feedback, there are a number of ways you can get in touch.

**Write to us at:** Customer Services, Legal & General Home Finance, PO Box 17225, Solihull, B91 9US

**Call our Customer Services team on: 03330 048444**

Lines are open 8.30am to 5.30pm Monday to Friday. Call charges will vary. Calls may be monitored and recorded.

**Email us at: [customerservices@landghomefinance.com](mailto:customerservices@landghomefinance.com)**

If you're contacting us by email please remember not to send any personal, financial or banking information because email is not a secure method of communication.

## Easier to read information

Please call us on **03330 048444** if you are visually impaired and would like this document in Braille, large print, audio tape or CD.

**Legal and General Home Finance Limited** is a wholly owned subsidiary of Legal & General Group plc.

Registered in England and Wales number 04896447.

Registered office: One Coleman Street, London, EC2R 5AA

Legal & General Home Finance Limited is authorised and regulated by the Financial Conduct Authority.

Q0059614 H0167560 LG000420 10/21

