



# Pure Heritage

## Customer Product Guide

The Pure Heritage suite of products gives you flexible access to extra money, both now and in the future.

## 1. Who are Pure Retirement?

Pure Retirement was founded in 2014 on the belief that everyone deserves to enjoy their later years. Based in Leeds, the company has grown in size with a current workforce of over 280 and looks after over £4 billion of lifetime mortgage loans for its customers.

Our ever-growing Customer Account Servicing department are on hand to help you make the most of your lifetime mortgage with us. The team exclusively deal with over-55s, and understand the importance of communicating with empathy, respect and understanding to help you find the right solution for your needs.

With over 25 industry award wins and an Investors in People Gold accreditation, our focus on service has always been paramount, with consistent praise from our customers. As a company that solely provides lifetime mortgages, at Pure Retirement we are experts in our field.

We aim to be positive contributors, both to the market in which we reside and the wider world around us, giving back to our local community through our volunteering scheme as well as setting sustainability goals to ensure we work responsibly.

## 2. Customer Feedback



## 3. Pure's Promise



### Honesty

We offer our customers financial products they can put their trust in.



### Simplicity

We don't use jargon or complicated forms that can take hours to complete.



### Responsibility

We aim to be fully transparent and accountable to our customers and regulatory and trade bodies.



## 4. Pure Retirement Lifetime Mortgages



No negative equity guarantee



Partial repayments



Porting available

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Pure Retirement's Heritage Range has the below set of features and criteria, and a qualified adviser will be able to discuss these with you in detail.

<b>Age</b>	55-85 years old (dependent on product).
<b>Interest rates</b>	Always fixed for the lifetime of your loan.
<b>Loans available from</b>	£10,000.
<b>Drawdown facility</b>	All our product ranges allow you to set up cash facility that you can 'draw' funds from as and when you like. Interest on funds in the facility isn't charged until you use it.
<b>Monthly payments/ partial repayments</b>	None of our products require you to make repayments. However, if you wish to make a partial or regular payments to reduce the impact of interest accruing, our Heritage product range allows you to do so (minimum and maximum repayment limits apply). Any payments are non-compulsory and you can start and stop them as you wish at any point throughout the loan.
<b>Free valuation</b>	Pure Retirement will pay for the cost of your initial property valuation.
<b>Arrangement fees</b>	An arrangement fee of £895 applies to Heritage Freedom only.
<b>Cashback</b>	Cashback may be available on selected products. Please note that taking cashback will increase your interest rate and the total amount payable. For more information, please talk to your financial adviser.
<b>No negative equity guarantee</b>	Your estate will never owe more than the property is worth when it is sold.
<b>Early repayment charges</b>	If you repay the loan for any reason other than death or entry into long term care, early repayment charges may apply.
<b>Porting</b>	You may want to move home and transfer your mortgage. We refer to this as porting your mortgage. All our products allow you to port your mortgage to another property as long as it is within existing criteria.

## 5. Other costs

Solicitors fees	We estimate solicitor fees will be between £600 - £900.
Advice fees	Some advisers charge an advice fee.

Equity release may not be right for everyone. It may affect your entitlement to state benefits or your options to move house at a later date, and will reduce the value of your estate.

**If you do choose to go ahead, your adviser will recommend the best product to fit your needs and support you with the application process.**



Providing solutions for your future

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