

My Life Mortgage – Terms & Conditions

These Terms & Conditions set out how our website can be used. By using the My Life Mortgage website hereinafter referred to as 'the Site', you are agreeing to be bound by the terms and conditions set out below. If you do not accept any of the terms and conditions, you should not use this website.

By using the Site, you undertake that you are aged 18 years or older.

My Life Mortgage is an online information source for equity release and lifetime mortgages. Alterations to these terms and conditions can be made on occasion and once published, these alterations will become effective immediately.

The site owners make no guarantees and are not responsible for:

- The accuracy of the content of any third party material that appears on the Site.
- The quality of any third party services that may be engaged as a result of using the quotation service.
- The content of any third party website that links from the Site.
- Any financial information featured on the website or accessed via a link from the website is not considered to be financial advice from My Life Mortgage. This site is not authorised by the Financial Conduct Authority (FCA) regarding financial products.
- Any issues that may arise from contact or communication with third parties accessed from the Site are not the responsibility of My Life Mortgage.
- Any entry into a third party's terms and conditions are wholly separate to the terms and conditions undertaken when using the Site. We recommend when entering into a third party's terms and conditions, independent advice is sought.

Permission must be secured prior to the reproduction or redistribution of material from the Site. Single printouts can be made for personal, non-commercial use. Adaptations or alterations to content from the Site in addition to unauthorised links are also not permitted.

Liability Obligations

The Site owners do everything possible to ensure data on the website is accurate and make all necessary efforts to immediately correct any inaccuracies as soon as the company is made aware of them. My Life Mortgage is not responsible for inaccuracies published on the website.

My Life Mortgage does not validate, monitor or endorse any third party information submitted to the Site.

My Life Mortgage does not validate, monitor or endorse the data or quotations collected from third parties.

My Life Mortgage is not responsible for any harmful effect on technology that may result from using the Site nor does My Life Mortgage give any warranty that the Site is free from viruses.

My Life Mortgage is excluded from liability, should any losses or claims occur as a result of your inability to access the Site, or from any use of the Site or reliance on data published on the Site to the extent permitted by law.

Nothing stated within these terms and conditions excludes or limits our liability for fraud or excludes or limits our liability under the FSMA (Financial Services and Markets Act 2000).

Termination of Agreement

Should any of the terms and conditions stated be breached, My Life Mortgage has the right to terminate the agreement and immediately remove, cancel or suspend access to and use of the Site.

All disclaimers, indemnities and exclusions stated within these terms and conditions shall survive termination of the agreement between us for any reason.

General Information

The Site must not be used for business purposes.

Should any provision of the agreement be held invalid or unlawful, that provision shall be deemed severed.

Where relevant, the validity of the remaining provision of the agreement will not be affected.

Should My Life Mortgage not enforce any provision of this agreement, such will not be considered a waiver of any provision or right.

Use of the Site and these terms are subject to the laws of England which shall exclusively govern the interpretation, application and effect of all the above permissions, exclusions, licenses and conditions of use and shall be construed in accordance with the laws of England and the parties submit to the exclusive jurisdiction of the English courts.

About My Life Mortgage

My Life Mortgage offer a free and comprehensive service offering you information on the important aspects of equity release and lifetime mortgages. Taking account of your needs and circumstances, our service introduces you to our Regulated Partners; Age Partnership, who are amongst the leading specialist whole of market equity release brokers in the UK and who will offer you preferential rates and initial advice without cost or any obligation. Only if you release equity will you be charged a fee which is typically 2.2% of the amount released. My Life Mortgage are paid an introductory fee for our services amounting to circa 40% of the advisers' typical fee.