

# Application Form

This application form can be used to apply for a Retirement Advantage lifetime mortgage product.

- Please complete this form in black ink using **BLOCK CAPITALS**.
- To help us process your application quickly please ensure that the correct information is provided.
- You will note the mandatory questions are indicated with an asterisk (\*).
- Please note that we cannot process your application until this form, the cheque for the appropriate fee and any other supporting documentation (if applicable) is received. Refer to Section 11 of the Key Facts Illustration to see which fees are payable and please make cheques payable to 'Stonehaven UK Ltd t/a Retirement Advantage'.
- **Please note that delays may be caused if the application form is not fully completed.**
- Once completed and signed by all parties, please send to:  
**Retirement Advantage Equity Release, 110 Cannon Street, London, EC4N 6EU.**

Please give the Key Facts Illustration (KFI) reference number that relates to the mortgage product you are applying for, which is located at the bottom of every page on your KFI.

KFI Ref # \_\_\_\_\_

## For adviser use only

If your customer has ticked a grey shaded box, please contact our underwriting team on 0800 068 0212 to make sure that this application meets the Retirement Advantage lending criteria.

## For office use only

Date received

Reference number

## 1. Personal details

	First applicant	Second applicant
* <b>Title</b> Mr/Mrs/Miss/Ms		
* <b>Surname</b>		
* <b>First name and middle name</b>		
* <b>Male/Female</b>		
* <b>Date of birth</b> (DD/MM/YYYY)		
* <b>Nationality</b>		
<b>Previous/former name or any other aliases or associations</b>		
* <b>Are you a UK resident?</b>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
* <b>Home address</b>	Address line 1 Address line 2 Address line 3 Town County Postcode	(If different to the first applicant) Address line 1 Address line 2 Address line 3 Town County Postcode
* <b>Daytime telephone number</b>		
<b>Evening telephone number</b>		
<b>Mobile</b>		
<b>Email</b>		
* <b>Date moved into current address</b> (MM/YYYY)		
* <b>If you have lived at your address for less than 3 years, please give a previous address</b> Please provide details of any other addresses lived at within 3 years in section 9 of this form		
<b>Time at previous address</b> (MM/YYYY) (from/to)		

## 2. Tenants/other occupants

### Tenants

<b>* Is any part of the property let or tenanted?</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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### Other occupants

If your property is in England or Wales, you must confirm if there is someone other than you aged 17 years or older living at the property or using it as their main residence even if not living there permanently. They will be required to have independent legal advice and sign an Occupiers Deed of Consent.

If your property is in Scotland, you will be required to sign a declaration at your solicitors confirming that you do not have a spouse or civil partner if they are not on this mortgage application. If you do, they will be required to have independent legal advice.

Please provide details of any occupants described above, in the following box:

Name(s) of other occupants(s)	Relationship with borrowers

## 3. Current financial details

	First applicant				Second applicant			
<b>* Occupation</b>	Retired	<input type="checkbox"/>	Non-retired	<input type="checkbox"/>	Retired	<input type="checkbox"/>	Non-retired	<input type="checkbox"/>
<b>* Pension being received / expected at retirement</b>	State pension only	<input type="checkbox"/>	Other pensions	<input type="checkbox"/>	State pension only	<input type="checkbox"/>	Other pensions	<input type="checkbox"/>
<b>* Employment status</b>	Employed	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>	Employed	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>
	Unemployed	<input type="checkbox"/>	N/A	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>	N/A	<input type="checkbox"/>
<b>* If self-employed, please state your type of business</b>								
<b>* If non-retired, please state your occupation</b>								
<b>* If non-retired, please state your expected retirement date (MM/YYYY)</b>								
<b>* Outstanding mortgages and loans:</b>								
Please give details of all mortgages and loans secured on the property held by one, or both, of the applicants.								
Please note that, if this loan application is approved, it will be conditional that the following must be redeemed in full prior to, or on completion of, this new loan:								
<ul style="list-style-type: none"> <li>– Outstanding mortgage/s</li> <li>– Outstanding secured loan/s</li> </ul>								
<b>Outstanding mortgage/s</b>								
	<b>Lender's name</b>		<b>Approximate outstanding balance</b>			<b>Monthly payment</b>		

**Outstanding secured loan/s**

Lender's name	Approximate outstanding balance	Monthly payment

**Have you ever:**

**First applicant**

**Second applicant**

- |  |                              |                             |                              |                             |
|--|------------------------------|-----------------------------|------------------------------|-----------------------------|
| * <b>Been sequestered or declared bankrupt?</b>  | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| * <b>Entered into any arrangements with creditors?</b>   | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| * <b>Had any County Court Judgements or any other Court Orders or decrees for non payment in the last 6 years?</b> | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| * <b>Been refused a mortgage or credit, or defaulted on any loan credit agreement?</b>                             | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| * <b>Incurred mortgage, rent or loan arrears?</b>  | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| * <b>Been party to a mortgage where the property has been taken into possession?</b>                               | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| * <b>Been convicted of (or have prosecutions pending relating to) acts of dishonesty, such as theft or fraud?</b>  | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

**4. Loan required**

The loan requirements are to be the same as in the Key Facts Illustration (KFI) that you have been provided with.

Please check that the correct KFI reference number is on the front of this application form and that the details in the KFI are correct.

**\* Please tick the box which best describes the reason you are taking out this lifetime mortgage. You may tick multiple boxes. If the options below are not applicable, please write a short explanation in the box next to 'Other'.**

- |  |  |
|--|--|
| Buy a new property <input type="checkbox"/>          | Gifting to family to help first time buyers <input type="checkbox"/> |
| Buy a new car <input type="checkbox"/>               | Holidays <input type="checkbox"/>                                    |
| Clear an existing mortgage <input type="checkbox"/>  | Home and/or garden improvements <input type="checkbox"/>             |
| Consolidate unsecured debts <input type="checkbox"/> | Lease extension <input type="checkbox"/>                             |
| Day to day living <input type="checkbox"/>           | Tax planning <input type="checkbox"/>                                |
| Gifting to family <input type="checkbox"/>           |  |

Other

## 5. Property details (on which the lifetime mortgage is to be secured)

<p><b>* Is the mortgage for a house purchase?</b></p> <p>* If yes, please provide the completion date and purchase price</p> <p><b>* Address of the property to be mortgaged</b> (if different to the address given in section 1)</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Completion date ____/____/____</p> <p>Purchase price £_____</p>
<p><b>* Is the property in England, Wales or Scotland?</b></p>	<p>Address line 1 Address line 2 Address line 3 Town County Postcode</p>
<p><b>* Is the property your primary residence?</b></p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p><b>* Does it meet Retirement Advantage's lending criteria?</b> (Please speak to your financial adviser)</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p><b>* Please indicate the tenure</b></p>	<p>Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/></p> <p>Heritable <input type="checkbox"/></p>
<p><b>* For leasehold properties, please state the remaining term</b></p>	<p>_____ Years</p>
<p><b>* Is the annual service charge more than £1000 and more than 0.75% of the property value?</b></p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>
<p><b>* What type of property is it?</b></p>	<p>House <input type="checkbox"/> Flat / maisonette <input type="checkbox"/></p> <p>Bungalow <input type="checkbox"/> Other <input checked="" type="checkbox"/></p>
<p><b>* For properties less than 10 years old, is a building warranty in place?</b></p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A <input type="checkbox"/></p> <p>* If YES, what type? <input type="text"/></p>
<p><b>If your property is a flat and the building is more than four storeys, is there a lift?</b></p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A <input type="checkbox"/></p>
<p><b>* Is the property over or adjacent to retail/business premises?</b></p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>
<p><b>* Is the property classed as sheltered accommodation?</b></p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>
<p><b>* Are there age restrictions over who can live in the property?</b></p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>
<p><b>* Is the property used for some form of business or commercial activity?</b></p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>

\* Does the property have shared ownership with the council or developer?

Yes  No

\* Is the property held in trust?

Yes  No

\* Are there any limitations on the use of your property?

Yes  No

\* Is the property ex-local authority or housing association, or on a council estate?

Yes  No

\* Does the property have agricultural restrictions?

Yes  No

\* Is the property listed?

Yes  No

\* Does the property have more than 5 acres of land?

Yes  No

\* Has the property ever been flooded, been at high risk of movement or subsidence or near contamination?

Yes  No

**Construction type of the property:**

\* When was the property built?

\_\_\_/\_\_\_/\_\_\_

\* What is the property built of?

Brick  Stone  Timber Frame   
Single skin brick  Other

\* What is the property roofed with?

Tile  Slate  Stone  Other

\* Is there more than 25% flat roofing?

Yes  No  N/A The property is a flat

## 6. Valuation of the property

### Mortgage valuation report

We will need to obtain a mortgage valuation report. This is a limited report and is not a survey of the property.

If somebody other than the applicant/s need to be contacted to arrange the valuation, please provide their details below:

**Name:**

**Address:**

**Telephone number:**

**Relationship:**

eg. Estate agent, family member

## 7. Solicitors details

Retirement Advantage will appoint its own solicitor to represent it in the mortgage transaction. You will need to appoint a firm to represent you.

Please provide the name and address of the solicitor who will be acting for you in connection with this mortgage application.

**\* Please confirm that your solicitor offers Conveyancing Residential as an area of law and is a member of the Law Society. We accept Licensed Conveyancers.**

Yes

If your solicitor does not meet the above criteria, they will not be suitable to represent you. Please appoint an alternate firm to represent you.

Name of acting solicitor

**\* Name of firm**

**\* Address of firm**

Address line 1  
Address line 2  
Address line 3  
Town  
County  
Postcode

Solicitor DX Number:  
(You can find this at  
[www.thedx.co.uk](http://www.thedx.co.uk))

DX

Town Exchange

Telephone

## 8. Building insurance

It is essential that your property is adequately insured with a reputable insurer against loss or damage caused by fire, flood and such other risks as is usual for residential property. The sum insured must at all times be sufficient to restore the property to its pre-loss condition. Your solicitor will ask you to sign a Declaration confirming that you will keep your property insured for the duration of the mortgage.

## 9. Additional information

## 10. Bank details

### \* Mandatory for Interest Select products

Please complete the Direct Debit Mandate overleaf with details of the account nominated to make direct debit payments.

\* **Please tick the box to confirm that you have checked with your bank that your nominated account allows direct debit payments.**

\* **Please tick the box to confirm the account is in one, or both, of the applicant's name.**   
We are unable to take monthly direct debit payments from a 3rd party.

If you are unable to confirm both of the above statements we will be unable to accept your Direct Debit Mandate. Please nominate an alternate account.

Name(s) of account holders

Name of bank

Bank account number

Bank sort-code


## 11. Customer verification

### \* Please provide the following information:

#### First applicant

#### Second applicant

#### Passport number

As shown on the machine readable strip at the bottom of the passport

eg G B R 0 1 2 3 4 5 6 M

eg G B R 1 2 3 4 5 6 7 M

#### Driving Licence number

eg S U R N A 1 2 3 4 5 6 A B 7 C D

eg S U R N A 1 2 3 4 5 6 A B 7 C D

If you do not have a passport or driving licence please tick this box.



## 12. Declaration

### Personal Data

Personal information that you disclose on this form will be subject to the provisions of the Data Protection Act 1998 (the Act). The information will be retained by Stonehaven UK Ltd trading as Retirement Advantage (the lender) who is the data controller, and may be stored on computer, microfilm, or in paper form. The information about you will be used for the following purposes and may be shared with:

- The other joint applicant where this is a joint application, to provide you with the service applied for.
- Other members of the Group trading as Retirement Advantage (the Group)\*\*: to provide you with the service applied for; to assist in servicing your other relationships with the Group; to make lending and credit related decisions about you; for underwriting and claims handling purposes; to assist in fraud prevention, money laundering checks and regulatory reporting; for audit or debt collection purposes; for purposes of market and product analysis.
- Other third parties: to provide you with the service applied for; for underwriting and claims handling purposes; to assist in fraud prevention, money laundering checks and regulatory reporting; for audit or debt collection purposes; to help resolve a complaint; so that services may be processed on behalf of the Group; where the lender transfers or may transfer its rights and duties under its terms and conditions; where the Group is required or permitted to do so by law. Information disclosed to credit reference agencies is shared with other lenders and this information is used by other lenders to make decisions about whether to lend you and people with whom you are financially associated (because your application is in joint names) money, for fraud and money laundering prevention and tracing debtors.

We or our third party suppliers may transfer personal information provided to us by you to service providers in other countries (some of whom may be outside the European Economic Area in countries which do not have laws protecting the use of personal information) but will do so on the basis that the recipient provides appropriate technical and organisational measures against unauthorised or unlawful processing of this personal information and its accidental loss, destruction or damage. However, such information may be accessible by law enforcement agencies and other authorities in those countries to prevent and detect crime and comply with legal obligations.

To provide you with the service applied for and in compliance with the terms and conditions of the lifetime mortgage it may be necessary to process sensitive personal data such as information concerning your health.

\*\* the Group means MGM Advantage Holdings Ltd, its subsidiaries (including Stonehaven UK Ltd) and associated companies.

### **A condensed guide to the use of your personal information by Stonehaven UK Ltd trading as Retirement Advantage and at Credit Reference and Fraud Prevention Agencies**

- 1) When you apply to us for a lifetime mortgage Stonehaven UK Ltd trading as Retirement Advantage will check the following records about you and others (see 2 below)
  - a) Our own;
  - b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
  - c) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- 2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 5) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 6) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

#### **How to find out more**

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at [www.retirementadvantage.com](http://www.retirementadvantage.com) or phone us on 0800 068 0212.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
- **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk)

#### **By signing and returning this application form, you consent to us processing your sensitive personal data and to the processing of your data as set out above.**

The lender may also use your information to contact you about its products and services and those of companies within the Group, and third party providers that it believes may be of interest to you. If you would prefer not to receive marketing promotions please tick the appropriate box(es) below:

No marketing promotions please      by mail       by telephone

**Declaration on application** - To be signed by (both) applicant(s)

You agree and declare that:

1.
  - This mortgage will be administered as a loan in accordance with the terms of a lifetime mortgage scheme.
  - You have been advised to notify and consult with any other person(s) who may have an interest in the property offered as security for this mortgage.
2. Neither Stonehaven UK Ltd trading as Retirement Advantage nor its valuer gives you any warranty as to the condition or value of the property and it is for you to satisfy yourself as to the value and condition of the property. The inspection of the property will be for Stonehaven UK Ltd trading as Retirement Advantage's purposes only.
3. You agree to keep the property fully insured until the loan is repaid.
4. You are at least 55 years of age.
5. You apply for the loan to be made on the security of the property according to the Terms and Conditions applicable to the lifetime mortgage and have provided a cheque for the Application Fee (if applicable) and the Valuation Fee. This fee is non-refundable if a loan is not made to you. You have chosen whether you would like any completion fee payable to be added to the loan or paid at completion.
6. You accept that one of the terms of applying for a loan is that Stonehaven UK Ltd trading as Retirement Advantage need not give any reason for declining the application.
7. You accept that if you proceed with this application you will be entering into a legal agreement with Stonehaven UK Ltd trading as Retirement Advantage and that you will abide by the Terms and Conditions of the mortgage.
8. You understand that Stonehaven UK Ltd trading as Retirement Advantage may transfer or otherwise dispose of the benefit of the proposed loan, mortgage and other security for the loan to any person without further reference to you. By signing this application form you will be giving your general consent to Stonehaven UK Ltd trading as Retirement Advantage to transfer or otherwise dispose of the proposed loan, mortgage or other security for the loan should Stonehaven UK Ltd trading as Retirement Advantage so wish.
9. You understand that Stonehaven UK Ltd trading as Retirement Advantage may disclose information and documents relating to you, the property, the loan and the conduct of the loan account to any transferee or potential transferee.
10. You understand that Stonehaven UK Ltd trading as Retirement Advantage may undertake a credit search with a credit reference agency and that the search may be recorded by the credit reference agency and subsequently used by other lenders.
11. By signing this application form you will be agreeing that any person interested now or in the future in the loan, the mortgage and other security may rely upon the truth and accuracy of the information contained in this application and any supporting documentation, information or security.
12. By signing this application form you authorise Stonehaven UK Ltd trading as Retirement Advantage, and any agent acting on our behalf including our legal advisers, to send documents and communicate information relating to your lifetime mortgage by ordinary email or text and acknowledge that these are not secure methods of communication.
13. You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete.

14. If there are any other material facts that could reasonably be construed as likely to influence Stonehaven UK Ltd trading as Retirement Advantage's decision about this mortgage application, but have not been revealed as a result of answering specific questions within this application form, you must tick this box and provide details in Section 9.

**THIS IS A LIFETIME MORTGAGE. TO UNDERSTAND THE FEATURES AND RISKS  
ASK FOR A PERSONALISED ILLUSTRATION.**

**CHECK THAT THIS MORTGAGE WILL MEET YOUR NEEDS IF YOU WANT YOUR  
FAMILY OR OTHERS TO INHERIT YOUR HOME. IF YOU ARE IN DOUBT,  
SEEK INDEPENDENT LEGAL AND FINANCIAL ADVICE.**

### **Before you sign**

Please check your Key Facts Illustration and your answers in each section to ensure that you have provided all the information required and that you are satisfied with the content.

**\* By signing this application form, you are confirming that:**

1. You have checked the Key Facts Illustration and are satisfied with the content.
2. You have read Section 4 of the Key Facts Illustration and are satisfied with how the fees associated with this mortgage are paid.
3. You have read Section 4 of the Key Facts Illustration and are satisfied with the monthly interest payment amount and term selected (if applicable).
4. You have checked each section of this application and are satisfied with the content.
5. You have provided a cheque made payable to 'Retirement Advantage' for the correct valuation fee (as shown in Section 11 of the Key Facts Illustration).
6. You have completed a Direct Debit Mandate and confirmed the statements in Section 10 of this application form (if applicable).
7. You have provided details of your passport number and driving licence number in Section 11 of this application form.

Please do not enclose copies of any Key Facts Illustrations issued to you. You must retain these for future reference.

**\* Signature(s) of Applicant(s)**

<b>Signed (first applicant)</b> (Not for Power of Attorney cases)  Date	<b>Signed (second applicant)</b> (Not for Power of Attorney cases)  Date
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<b>If an enduring/lasting Power of Attorney is in place</b>  Attorney Name  Acting as attorney for (Applicant Name):  Signed  Date	<b>If an enduring/lasting Power of Attorney is in place</b>  Attorney Name  Acting as attorney for (Applicant Name):  Signed  Date
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**\* To be signed by the Intermediary**

I confirm that, to the best of my knowledge, this application meets with Stonehaven UK Ltd trading as Retirement Advantage's current lending criteria and that the information provided is correct.

If a grey box has been ticked, I confirm that I have contacted Stonehaven UK Ltd trading as Retirement Advantage's underwriting and provided further information.

I confirm that I have passed an appropriate examination in Home Reversion Plans/Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I have provided this equity release advice and recommendation.

Name

Signature  Date

**Supervised cases**

I confirm that I have passed an appropriate examination in Home Reversion Plans/Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I have supervised this equity release advice and recommendation.

Name

Signature  Date

Relationship to intermediary



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**Instruction to your Bank or Building Society to pay by Direct Debit**

Please fill in the whole form using a ball point pen and send it with your Application Form to:

Stonehaven UK Ltd t/a Retirement Advantage Applications  
110 Cannon Street  
London EC4N 6EU

Originators Identification Number

4 2 4 7 3 2

Reference

Name(s) of Account Holder(s)

Instruction to your Bank or Building Society

Please pay Stonehaven UK Ltd trading as Retirement Advantage Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Stonehaven UK Ltd trading as Retirement Advantage and, if so, details will be passed electronically to my Bank/Building Society.

Bank/Building Society account number

Branch Sort Code

Name and full postal address of your Bank or Building Society  
To the Manager Bank/Building Society

Signature(s)

Address

X

X

Postcode

Date

**Banks and Building Societies may not accept Direct Debit Instructions for some types of account**

This guarantee should be detached and retained by the Payer.



**The Direct Debit Guarantee**

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Stonehaven UK Ltd trading as Retirement Advantage will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Stonehaven UK Ltd trading as Retirement Advantage or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

