

Name						
Company						
Member type (tick only one) <i>Further information overleaf</i>	Financial Adviser <input type="checkbox"/> Legal Adviser <input type="checkbox"/> Surveyor <input type="checkbox"/> Provider <input type="checkbox"/> Associate <input type="checkbox"/> Please state.....					
Initial Description (max 140 characters including spaces & punctuation)						
Head Office address (including postcode)	Line 1					
	Line 2					
	Town					
	County				Postcode	
2- page description (for ease of reading by the consumer it is recommended not to exceed 300 characters, however please continue on a separate page if necessary)						
How do you provide advice	Face to face <input type="checkbox"/> Telephone <input type="checkbox"/> Both <input type="checkbox"/>					
Please refer to the 'face to face advice' / 'tel. advice' further down for details						
Email				Tel number:		
Website address						
Address to be used for web search (if different to office address)	Line 1					
	Line 2					
	Town					
	County				Postcode	

For completion - financial advisers and legal advisers only.

If you ticked 'face to face', please indicate which counties/areas you cover:

East of England <input type="checkbox"/> or tick individual counties - Bedfordshire <input type="checkbox"/> - Cambridgeshire <input type="checkbox"/> - Essex <input type="checkbox"/> - Hertfordshire <input type="checkbox"/> - Norfolk <input type="checkbox"/> - Suffolk <input type="checkbox"/>	North West <input type="checkbox"/> or tick individual counties/area - Cheshire <input type="checkbox"/> - Cumbria <input type="checkbox"/> - Gtr Manchester <input type="checkbox"/> - Lancashire <input type="checkbox"/> - Merseyside <input type="checkbox"/>	West Midlands <input type="checkbox"/> or tick individual counties/area - Birmingham <input type="checkbox"/> - Black Country <input type="checkbox"/> - Coventry <input type="checkbox"/> - Herefordshire <input type="checkbox"/> - Shropshire <input type="checkbox"/> - Solihull <input type="checkbox"/> - Staffordshire <input type="checkbox"/> - Warwickshire <input type="checkbox"/> - Worcestershire <input type="checkbox"/>
East Midlands <input type="checkbox"/> or tick individual counties - Derbyshire <input type="checkbox"/> - Leicestershire <input type="checkbox"/> - Lincolnshire <input type="checkbox"/> - Northamptonshire <input type="checkbox"/> - Nottinghamshire <input type="checkbox"/> - Rutland <input type="checkbox"/>	South East <input type="checkbox"/> or tick individual counties/area - Berkshire <input type="checkbox"/> - Buckinghamshire <input type="checkbox"/> - East Sussex <input type="checkbox"/> - Hampshire & IoW <input type="checkbox"/> - Kent <input type="checkbox"/> - Oxfordshire <input type="checkbox"/> - Surrey <input type="checkbox"/> - West Sussex <input type="checkbox"/>	<hr/> Greater London <input type="checkbox"/> Northern Ireland <input type="checkbox"/> Scotland <input type="checkbox"/> Wales <input type="checkbox"/> <hr/> ALL OF ABOVE <input type="checkbox"/>
North East & Yorkshire <input type="checkbox"/> or tick individual counties - County Durham <input type="checkbox"/> - E Riding of Yorkshire <input type="checkbox"/> - North Yorkshire <input type="checkbox"/> - Northumberland <input type="checkbox"/> - South Yorkshire <input type="checkbox"/> - Tyne & Wear <input type="checkbox"/> - West Yorkshire <input type="checkbox"/>	South West <input type="checkbox"/> or tick individual counties/area - Bristol <input type="checkbox"/> - Cornwall <input type="checkbox"/> - Devon <input type="checkbox"/> - Dorset <input type="checkbox"/> - Gloucestershire <input type="checkbox"/> - Somerset <input type="checkbox"/> - Wiltshire <input type="checkbox"/>	

Council Membership Categories:

- Financial adviser** – holds an equity release qualification with relevant FCA regulatory permissions for advising on lifetime mortgages and/or home reversion plans and understands modern equity release products and regulations. They should hold appropriate Professional Indemnity Insurance and operate under the FCA's Principles for Business. There are two recognised models: face to face and telephone advice. Both are aimed at protecting the interests of the customer leading to the most appropriate solution for each individual enquiry. The definitions are:
 - Face to face advice** is where advice is delivered by a qualified adviser who will travel to a client's home or other location of choice and discuss the client's needs allowing any family members to be present and involved in the decision making process.
 - Telephone advice** is defined as:
The provision of regular, significant volumes of telephone advice services, that forms part of the core business model, that are underpinned and supported by an appropriate call centre function that has call recording, storage, audit and supervisory monitoring procedures in place. Any written communications are driven out from the system and are aligned clearly against the contact record.
- Legal Adviser** – understands modern equity release products and regulations and is a regulated Solicitor, Licensed Conveyancer or Chartered Legal Executive holding a current Practising Certificate and appropriate Professional Indemnity Insurance as well as follows the SRA Code of Conduct 2011.
- Surveyor** – understands modern equity release products, is a current member of the Royal Institution of Chartered Surveyors registered under the RICS Valuer Registration Scheme and working in a practice comprising at least two fully qualified RICS members who are also registered under the RICS Valuer Registration Scheme. Additionally, the practice carries professional indemnity insurance in compliance with the RICS requirements.
- Provider Member** – is an authorised provider of regulated lifetime mortgages and/or home reversion plans, who accepts applications only:
 - from authorised advisers;
 - where an Equity Release Council Solicitor's Certificate has been properly completed; and
 - on properties that have been valued by current members of RICS and the RICS Valuer Registration Scheme.
Provider members may only indicate that a product meets the Equity Release Council standards if that product meets all of the product standards. If an equity release product is offered that does not meet all of the product standards the product provider must state prominently in adviser and consumer-facing literature that the product does not meet all of the standards and must explicitly state which standards are not met and give an illustration of the types of risks this poses to a borrower.
- Associate Member** – has a legitimate interest in the equity release market and supports the aims of The Council, its Standards, and Statement of Principles. It can include, but is not limited to, charities, not-for-profit organisations, other professional organisations, industry care service providers, arrangers, funders and consultants.