

Certificate of Compliance with the Rules and Guidance

For completion by all members

This form must be completed by all members on an annual basis at membership renewal and returned by email to: admin@equityreleasecouncil.com

Member name: _____

In signing this application form I confirm that I have read, understood, and accepted the following terms and conditions of membership. All members must abide by the Council's Standards, which can be found on the Council website www.equityreleasecouncil.com

1. All member firms and individuals will abide by:
 - a. The Council's Standards
 - b. The Council's Overarching Principles and Required Customer Outcomes
2. Attention will be drawn to any amendments which may be made from time to time, but all members are responsible for ensuring they always comply with the current version. Please ensure you read them before signing this form.

The Council has the right to revoke membership should a firm be in breach of the ERC Rules and Guidance, Overarching Principles and Required Customer Outcomes.

I confirm that for the period _____ to _____, _____ and its subsidiary firms in the ("The Firms"): *Please tick to confirm.*

- Complied where relevant and appropriate with the version of the Council's Standards which applied during that period
- Completed a Fair Value Assessment to ensure that the product/service offered to customers is fair and reasonable, or validated that the existing Fair Value Assessment is still applicable, ie. is the cost of the product/service offered appropriate to the benefits expected by the customer?
- Confirms that neither the firm, nor any individuals within the firm, have been subject to enforcement or disciplinary action of any kind

I also confirm that we will continue to comply with the current version of the Standards as they appear on the Council's website

ADVISERS FIRMS ONLY.

I confirm that we will retain on file a completed Council Adviser Checklist for all Equity Release cases.

We confirm that our advisers have completed the Equity Release Council Standards testing questions. All have passed with a minimum pass mark of 75%. Where knowledge gaps have been identified these have been addressed. **Yes** **No**

If the answer is no, please confirm what steps your firm has taken to resolve this.

ALL MEMBERS

Signed:* _____

Print Name: _____

Date: _____

*Authorised Signatory, Member Firm

Additional information

Do you offer services in languages other than English, if so which languages?

Please note, this information will be used to assist consumers that do not speak English as their first language.