



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 to a workforce of over 200, and looks after over £2 billion of lifetime mortgage loans for its customers.

The Customer Account Servicing department has grown to a team of over 30, exclusively supporting its customers and ensuring that staff are always on hand to meet all their needs.

With over 25 industry award wins and a gold accreditation in Investors in People, a focus on service has always been paramount, with consistent praise from its customers.

2. Customer Feedback

“Extremely helpful team. Very happy with the service provided, thank you.”
Miss Penty & Miss Annesse, Margate

“The whole process was stress free, anything that we did not understand was quickly addressed.”
Mr & Mrs Aill, Nottingham

“Very good! We were guided through it all with great patience and understanding.”
Mr & Mrs Horsley, Wells

3. Pure's Promise



Be Honest

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



Keep it simple

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



Take Responsibility

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



4. Pure Retirement Lifetime Mortgages



No negative equity guarantee



Partial repayments



Porting available



Cashback 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.

Age	You have to be at least 55 years old.
Interest rates	Always fixed for the lifetime of your loan.
Loans available from	£10,000.
Drawdown facility	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.
Monthly payments/ partial repayments	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.
Free valuation	Pure Retirement will pay for the cost of your initial property valuation for a property value up to £2 million.
Arrangement fees	Our Heritage products have an arrangement fee of £895, however this can be added to the loan amount.
Cashback	If you take a loan of £20,000 or over, you can get cashback of up to 2% of the loan amount.
No negative equity guarantee	Your estate will never owe more than the property is worth when it is sold.
Early repayment charges	If you repay the loan for any reason other than death or entry into long term care, early repayment charges may apply.
Porting	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 solicitors fees will be between £450-£700. Pure will contribute £600 towards these costs.
Advice fees	Some advisers charge an advice fee. For some Heritage products Pure will contribute £300 towards these costs.

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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Company registered in England and Wales No. 7240896.

Pure Retirement Limited is authorised and regulated by the
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FCA registered number 582621.

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