Later Life Lending Summit North 2026

Terms and conditions

1. Definitions

Conference: The Later Life Lending Summit 2026
Substitution: The action of replacing someone
Cancellation: The action of cancelling something that has been arranged or planned
Organiser: Equity Release Council and Rapier Design Ltd (Rapiergroup)

2. Conference confirmation

Please note: you are not guaranteed attendance at the Later Life Lending Summit 2026 until you have received an email confirmation and payment has been made. All confirmation emails should be received within 24 hours of your booking being made. If you do not receive your email confirmation, please contact laterlifelendingsummit@rapiergroup.events

3. Payment terms

- Payment is strictly 14 days from date of invoice. We must receive full payment prior to the event start date without exception. Unpaid bookings may be cancelled at the sole discretion of the event organisers if they deem it necessary to release delegate places to others.
- Any delegates arriving at the Summit with an outstanding balance will be asked to settle on-site via card payment only. Please note, under no circumstances will individuals be allowed into the event without settling their outstanding balance.
- Early Bird Discounts or other time-limited promotions will only apply where full payment is received before the end of the applicable promotion period. In the event that payment has not been received prior to the end of the offer, the booking will be cancelled and you will be required to re-book with the advertised rate available at that time.

By Invoice

- If you request to be invoiced, payment terms will be 14 days from the date of the invoice. An invoice will be generated and sent out to you via email. If your organisation uses a Purchase Order system, then please input the PO number this at the time of booking as failure to do so may cause problems with your booking.

- Late payments: For all invoices that are not settled within 14 days prior to the conference start date, Rapier Design (Rapiergroup) reserves the right to cancel all associated delegate places booked.

By Card (Debit or Credit)

- If you request to pay by card, you will be re-directed to our payment platform. Please complete your card details and process the payment. A receipt will be automatically sent to you upon completion.
- We are not able to accept payments by cheque.

4. Substitutions

- Delegate substitutions are allowed without charge, up to the starting day of the Summit. If you need to substitute a place for yourself or your colleague, please take the following action:
- Up to two days prior, confirmation of substitution must be made in writing to laterlifelendingsummit@rapiergroup.events with acknowledgement of substitution received by the delegate.
- The day before and on the day of the conference, the substitution must contact the events team (number to be provided at a later date) to confirm details. Alternatively, they must report to our events team during registration so that their booking can be amended as appropriate.
- Please note: once a booking has been made, delegate fees will be due in full even where the delegate does not attend (subject to cancellation rights below).

5. Cancellations

If you need to cancel your booking the following charges apply:

Up to and including 20 October 2026: 100% (minus an admin fee of £30) of the registration fee will be refunded.

After 20 October 2026: 100% charge (**no refunds: however, name substitutions are permitted**).

Confirmation of cancellation must be made in writing to laterlifelendingsummit@rapiergroup.events with an acknowledgement received from the organiser. If you do not receive this acknowledgement within one week of your cancellation, you must contact us again to confirm your cancellation has been received. No requests to cancel will be deemed accepted until you have been advised by the organisers.

- Delegates are allowed to amend their booking. Please note: cancellation charges (as per the breakdown above) are still applicable if a reduction in the amount due has arisen from amendments made.
- As noted prior, once a booking has been made, delegate fees will be due in full even where the delegate does not attend (subject to cancellation rights below)
- The event organisers reserve the right to cancel this event if deemed necessary in their opinion or if circumstances arise outside of their control up to and including the day of the event. In such circumstances all delegate fees will be refundable except in the event of cancellation due to fire, flood, terrorism, a legal order, or act of God. In any of these circumstances, the event organisers will not be held liable for any compensation or for any losses occurred in arranging or travelling to attend the event.

6. Failure to attend

Failure to attend the Summit without prior notification will still render the delegate liable for the full conference payment.

7. Programme

- Changes to any aspect of the Summit (including speakers) may be necessary due to events outside the control of the organisers. The organisers therefore reserve the right to make any necessary amendments to the programme or timings of the event. The most up-to-date version of the programme will always be available on the website.
- Views expressed by speakers are entirely their own. Equity Release Council cannot accept liability for any advice given, or views expressed, by any speaker at the conference or in any material provided to delegates.

8. Filming and photography

Please note that the Later Life Lending Summit 2026 may be filmed/ photographed by the Equity Release Council or it's partners. The footage will be distributed in the public domain and may be used for promotional purposes on-line and/or in printed materials. Delegates who do not wish their images to be included in this material should contact the organisers by email at laterlifelendingsummit@rapiergroup.events prior to the event.

9. General

All access and dietary requirements must be advised at time of registration in order to ensure that these requests are accommodated. Failure to do so may render us unable to accommodate these requirements.

10. Code of conduct

Every attendee, including staff, members, guests, volunteers, speakers, sponsors, and exhibitors, should promote an environment of respect and civility. This includes respecting the opinions of others, refraining from disruptive behaviour, and treating everyone with kindness and understanding.

Refrain from making any statements that would be insulting, threatening, libellous, obscene, offensive to religious, political, or ethical beliefs, discriminating or racially oriented, or otherwise infringing any applicable legislation or third-party rights.

Refrain from making any statements that would be disrespectful, misrepresenting, or otherwise harmful to Equity Release Council, another delegate, or any third party.

If you have any questions about your booking for the conference, please contact laterlifelendingsummit@rapiergroup.events