

# Information about our Buy-to-Let mortgage services

Best 4 U Mortgages  
2 Church Walk  
Kettering  
Northants  
NN16 0DJ

## **1. Regulatory Position**

In most cases advising on and arranging buy-to-let mortgages is not regulated by the Financial Conduct Authority.

However, where you or a close relative intends to occupy the property then the buy-to-let mortgage is likely to be regulated. If this is the case, you will receive a further initial disclosure document about our consumer buy-to-let mortgage services.

---

## **2. Whose buy-to-let mortgage products do we offer**

- ✓ We offer a comprehensive range of buy-to-let mortgages from across the market.
- 

## **3. Which service will we provide you with?**

- ✓ We will advise and make a recommendation for you after we have assessed your needs and circumstances.

Please note that our buy-to-let service is restricted to helping you arrange a suitable mortgage and not whether the property you intend to buy turns out to be a sound investment.

---

## **4. What will you have to pay us for our services?**

- ✓ A total fee of £597 consisting of £97 at 1<sup>st</sup> consultation, and £250 upfront with the application and £250 when you complete the mortgage. We will also be paid commission from the lender.

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it. At this point you may also request an illustration for any regulated mortgage contract we are able to offer you.

### **Refund of fees**

If we charge you a fee, and your buy-to-let mortgage does not go ahead, you will receive:

- ✓ No refund
- 

## **5. Who are we?**

Best 4 U Mortgages Ltd arranges Buy-to-Let mortgages as an appointed representative of Wyse Services Limited, Tickford House, Silver Street, Newport Pagnell, MK16 0EX.

---

## **6. What to do if you have a complaint**

If you wish to register a complaint, please contact us:

....in writing: Write to 'Mortgage Wyse, Tickford House, Silver Street, Newport Pagnell, Bucks, MK16 0EX'.

....by phone: 01908 618277

If you cannot settle your complaint with us, you may be entitled to refer the matter to the Financial Ombudsman Service.

---

## **7. Are we covered by the Financial Services Compensation Scheme (FSCS)**

Our Buy-to-Let mortgage services are not covered by the Financial Services Compensation Scheme, except if they are regulated by the Financial Conduct Authority (as explained in section 1 of this document).

---

## **Additional information about our services**

### **Data protection**

In order to process, record and use your personal information, we may disclose it, as permitted by law, to a third party for the purpose of which you have provided it and to administer the service you have applied for. For the purposes of compliance your information will also be shared with our Principal Wyse Services Ltd.

Where we feel that a service or product offered by us or a selected third party may benefit you, we or Wyse Services Ltd may contact you by post, telephone, fax, email or other reasonable method to give you further details, so that you can make an informed choice.

You are of course, under no obligation to apply for any of the services or products offered. If you prefer not to receive this service or any information, then please write to the Data Protection Officer at the above address providing your full name and address.

---