

# Information about our Consumer Buy-to-Let Mortgage Services

Best 4 U Mortgages  
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Kettering  
Northants  
NN16 0DJ

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## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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

We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a lender

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

### Consumer Buy-to-Let Mortgages

We will advise and make a recommendation for you on consumer buy-to-let mortgages after we have assessed your needs and circumstances.

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## 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 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
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## 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.

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## **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.

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

**Insurance** – Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

**Mortgages** – Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

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## **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.