

# Information about our Lifetime Mortgage Services

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

## **1. The Financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services. It requires us to give you this combined document. Use this information to decide if any of our services are right for you.

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## **2. Whose products do we offer**

### **Lifetime Mortgages**

- ✓ We offer mortgages from the whole market.
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## **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.
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## **4. What will you have to pay us for our services?**

- ✓ A total fee of £597 payable on completion, however, if for any reason we convert your application to a standard residential remortgage the fee will be £297 on application and £300 when your mortgage completes. 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
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## **5. Who are we?**

“Best 4 U Mortgages” and “Best 4 U Insurance” are trading names of Best 4 U Mortgages Ltd, an appointed representative of Wyse Services Limited which is authorised and regulated by the Financial Conduct Authority. Wyse Services Limited FCA number is 492460.

Wyse Services Limited’s permitted business is advising on and / or arranging non-investment insurance contracts and regulated mortgage contracts.

Wyse Services Limited is responsible for your advisers’ activities in advising on and / or arranging non-investment insurance contracts and regulated mortgage contracts.

You can check this on the FCA Financial Services Register by visiting their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 1116767.

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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)**

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).

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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.

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