

# 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 £647 consisting of £97 at 1<sup>st</sup> consultation, and £275 upfront with the application and £275 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 Best 4 U Mortgages Ltd, 2 Church Walk, Kettering, NN16 0DJ

...by phone: 01536 411144

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).

---

### **Privacy Notice**

Your personal information will be held by us and for the purposes of compliance your information will also be shared with our Principal Wyse Services Ltd.

We will collect information about you from a number of sources including, information given to us on application or fact find forms when you talk to us face to face, over the phone or through another device you might use.

We may be required by law, or as a consequence of any contractual relationship we have with you, to collect certain personal information in order to administer the service you have applied for and share this information with third parties such as lenders or insurance companies. The processing of this information is necessary for the performance of a contract you may enter into with a third party.

We use your personal information to provide products and services and manage your relationship with us and comply with any laws or regulations we may be subject to (for example, the laws that prevent financial crime or the regulatory requirements governing the products we offer).

We will also use your personal information for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest to 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 or receive any of the services or products offered. The law gives you a number of rights in relation to your personal information including rights of access to the personal information we have about you and the right to receive any personal information we have collected about you in an easily re-usable format. The right to get us to correct any personal information that is wrong or incomplete. In certain circumstances, the right to ask us to stop using or delete your personal information.

If you have any questions or require more information about how we use your personal information, or require a copy of our full Privacy Policy, or if you prefer not to receive our services, then please call or write to the Data Protection Officer at the above address providing your full name and address.

---