

# Information about our Lifetime Mortgage Services and Costs

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. 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 products do we offer**

### **Lifetime Mortgages**

- ✓ We offer Lifetime Mortgages from the whole market for lifetime mortgages

We do not give advice on or arrange Home Reversion Plans or Home Income Plans and are therefore limited to Lifetime Mortgages

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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 £750 payable on completion, however, if for any reason we convert your application to a standard residential remortgage the fee will be £275 on application and £374 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 lifetime 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.

Our permitted business is advising on and/or arranging “regulated mortgage contracts” which include “regulated lifetime mortgage contracts”.

Wyse Services Limited is responsible for your consultants compliance with FCA regulations on advising and/or arranging these 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.

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

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

....in writing: Write to Wyse Services Ltd, Tickford House, Silver Street, Newport Pagnell, 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.

Mortgage advising and arranging is covered up to a maximum limit of £85,000.

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### **Message from the Financial Conduct Authority**

**Think carefully about this information before deciding whether you want to ahead**

**If you are at all unsure about which equity release mortgage is right for you, you should ask your adviser to make a recommendation**

## **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.

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