Best 4 U Mortgages Ltd
6 Culworth Close
Barton Seagrave
Northants
NN15 5GU

01536 411144

keyfacts®

About our services and costs

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?

Insurance

- ✓ We offer products from a range of insurers for non-investment and general insurance contracts

Mortgages

- ✓ We offer a comprehensive range of first and second charge 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?

Insurance

- ✓ We will advise and make a recommendation for you based on a fair analysis of the market after we have assessed your needs for non-investment insurance contracts or general insurance contracts

Mortgages

- ✓ We will advise and make a recommendation for you on first charge mortgages after we have assessed your needs and circumstances
- ✓ We will advise and make a recommendation for you on second charge mortgages after we have assessed your needs and circumstances.
  Where we refer you to a master broker, they will be responsible for any advice given.

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

Insurance

- ✓ No fee for non-investment and general insurance contracts.

You will receive a quotation which will tell you about any other fees relating to any insurance policy

Mortgages

- ✓ A total fee of £275 to be paid on application and £275 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 mortgage does not go ahead, you will receive:

- ✓ No refund

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5. Who regulates us?

Best 4 U Mortgages and Best 4 U Insurance are trading names of Best 4 U Mortgages Ltd, which is authorised and regulated by the Financial Conduct Authority. FCA number is 1050596.

Best 4 U Mortgages Ltd 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 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 Best 4 U Mortgages Ltd, 6 Culworth Close, Barton Seagrave, Northants, NN15 5GU

….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.

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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 between 90% and 100% of the claim dependent on the type of insurance, without any upper limit.
Mortgages – Mortgage advising and arranging is covered up to a maximum limit of £85,000.

Further information about compensation scheme arrangements is available from the FSCS

Privacy Notice

Your personal information will be held by us and for the purposes of compliance.

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 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.
