

# Information about our buy to let mortgage services



Units 1B & 5B  
Kemps Quay Industrial Park  
Quayside Road  
Southampton  
Hants  
SO18 1BZ

## 1. The Financial Services Authority (FSA)

The FSA does not regulate buy to let mortgages

## 2. Whose mortgages do we offer?



We offer mortgages from the whole market

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



We will advise and make a recommendation for you after we have assessed your needs



You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed

## 4. What will you have to pay us for this service?



For mortgages over £60,000 – You will have to pay us a fee of £195 with your application. We will pay this back to you when your mortgage completes. We will also receive a commission from the lender.



For mortgages under £60,000 – You will have to pay us a fee of £195 with your application. This fee is not refundable. We will also receive a commission from the lender.

Or, you may choose to pay us



A fee of £500 payable when you apply for a mortgage and an additional fee of 0.75% of the value of the mortgage on completion. For example, for a mortgage of £100,000, the fee payable on completion would be £750. If you choose this option, we will pay to you any commission we receive from the lender.

You will receive an illustration when considering a particular mortgage which will tell you about any fees relating to it.

## 5. Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:



A full refund if the lender rejects your application for reasons other than valuation, rental assessment or suitability of the property



No refund if you decide not to take out a mortgage



A full refund if your mortgage is for more than £60,000 and your solicitor has informed us that legal completion has taken place

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

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

.....in writing      Write to The Mortgage Warehouse (GB) Ltd, Units 1B & 5B, Kemps Quay  
Industrial Park, Quayside Road, Southampton, Hants SO18 1BZ

.....by phone      Telephone 023 8022 6045

## 7. Duty of privacy

We will treat all your personal information as private and confidential except where we are required by law to disclose, or disclosure is made at your request or with your consent in relation to arranging your mortgage. You have a right of access under the Data Protection Act 1984 to your personal records held on our computer files and these will be made available to you at your request.