



Consumer Buy to Let Services & Costs

**This is our Consumer Buy to Let Process.
It describes our approach to the provision of Consumer Buy to Let advice.**

If you don't understand anything here please ask us, and we will be happy to explain further.

OUR SERVICES

We are independent mortgage advisers and we will recommend a Buy to Let mortgage product that is suitable for you following an assessment of your personal needs and circumstances. This will include a detailed assessment of affordability.

We will consider all products and lenders that we have access to. This means we will not consider those lenders that are only available by you going direct to them.

Where you are increasing your borrowing we will consider the merits of both a new first charge mortgage and securing this by an additional mortgage on a second charge basis. You may have the option of a further advance from your existing lender, however, we will only consider this where we are able to deal directly with the lender on your behalf. You should always explore this option in the first instance and look at the further alternative of an unsecured loan, as these may be more appropriate for you.

THE COSTS OF OUR SERVICE

A fee is payable at the outset together with a fee payable upon offer. The fee payable at outset is non-refundable. We may also receive commission from the lender for placing the business.

This fee will be paid directly by you at the above time.

Please note our fee will be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation. It should also be noted we do not provide a refund should you decide not to proceed with the mortgage loan after we have made a recommendation to you

OUR ETHICAL POLICY

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

INSTRUCTIONS

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.

COMPLAINTS

If you wish to register a complaint, please write to BFS Handforth Ltd, Burton House, 2 Church Terrace, Handforth, Cheshire, SK9 3LW or telephone 01625 418610.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4 567.

COMPENSATION SCHEME

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>.

ANTI-MONEY LAUNDERING

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

TERMINATION

The authority to act on your behalf may be terminated at any time without penalty by either party giving 7 days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

Fee Agreement

This fee is supplemental to the current Client Agreement

This Agreement is made between Burton Financial Services, Burton House, 2 Church Road, Handforth, Cheshire. SK9 3LW and;

I would like to confirm that we intend to charge a fee for the work we undertake for you, the details of which are provided below:-

An agreed fee of _____ will be charged for the research and recommendation of a mortgage product and provider. This is in addition to any payment we may receive from the lender.

The payments will be made as follows;

- _____ to be paid in advance (this in non-refundable)
- _____ to be paid on production of the mortgage offer

Signed on behalf of Burton Financial

Dated

I/We agree to pay Burton Financial Services a fee of _____ for arranging and advising the re-mortgage/purchase on our behalf.

Payment methods:

Via BACS

- BFS Handforth Ltd
- Natwest
- 45070881
- 01-06-39
- (Your name as the reference)

Via cheques

- payable to BFS Handforth Ltd.

Signed _____

Date _____

Name _____

Signed _____

Date _____

Name _____

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