



Best 4 U Mortgages Ltd  
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Kettering  
Northants  
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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.

## 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

## 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 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.

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

### Insurance

A fee of £            for non-investment and general insurance contracts

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 particular insurance policy

### Mortgages

No fee. We will be paid by commission from the lender

A total fee of £450 consisting of £50 at 1<sup>st</sup> consultation, then £200 upfront with the application and £200 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 mortgage does not go ahead, you will receive:

No refund

## 5. Who regulates us?

'Best 4 U Mortgages & Best 4 U Insurance' is a trading name of Best 4 U Mortgages Ltd who is an appointed representative of Wyse Services Limited which is authorised and regulated by the Financial Conduct Authority. Wyse Services Limited FCA number is 492460.

Wyse Services Limited permitted business is advising on and/or arranging non-investment insurance contracts and regulated mortgage contracts.

Wyse Services Limited 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](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 Mortgage Wyse, Tickford House, Silver Street, Newport Pagnell, Bucks, MK16 0EX..

....by phone: Telephone 01908 618277.

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)?

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 for 90% of the claim, without any upper limit.

**Mortgages** – Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

## Additional information about our services

### Data protection

In order to process, record and use your personal information, we may disclose it, as permitted by law, to a third party for the purpose of which you have provided it and to administer the service you have applied for. For the purposes of compliance your information will also be shared with our Principal Wyse Services Ltd.

Where we feel that a service or product offered by us or a selected third party may benefit 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 any of the services or products offered. If you prefer not to receive this service or any information, then please write to the Data Protection Officer at the above address providing your full name and address.