

---

# INFORMATION ABOUT OUR BUY-TO-LET MORTGAGE SERVICES

---

Barnden Financial Services

Moville, Galt Road, Farlington, Portsmouth, PO6 1DS

---

## 1. Regulatory Situation

---

In most cases, advising on and arranging buy-to-let mortgages is not regulated by the Financial Conduct Authority.

---

## 2. Whose buy to let mortgages do we offer?

---

We are not limited in the range of mortgages we will consider for you.

We offer a comprehensive range of 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?

---

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 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.

**Please note that our buy-to-let service is restricted to helping you arrange a suitable mortgage. We will not advise you about whether or not the property you plan to buy, and let out to tenants, will turn out to be a sound investment. In addition, we are not able to advise on whether the property should be bought individually or by a Limited Company, you should seek independent professional advice in this regard from a qualified accountant.**

---

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

---

A combination of fee and commission – The fee payable to Barnden Financial Services is;

Mortgage amount up to £50,000	= £495
£50,001 - £75000	= £395
£75,001 - £99,999	= £295
£100,000 and above	= £245

---

## 5. Refund of fees

---

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

A full refund if the lender rejects your application at outset.

No refund if you decide not to take out a Buy to Let mortgage or your application is rejected as a result of your failure to provide correct information or the purchase of your buy to let property not proceeding for any other reason.

---

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

---

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

...in writing 'Moville' Galt Road, Farlington, Portsmouth, PO6 1DS

...by phone 023 9231 8050

If you cannot settle your complaints with us, you may be entitled to refer to the Financial Ombudsman Service.

---

## **8. Are we covered by the Financial Services Compensation Scheme?**

---

Our buy-to-let mortgage services are not covered by the Financial Services Compensation Scheme, except if they are regulated by the Financial Conduct Authority (as explained in Section 1 of this document).

### **CLIENT DECLARATION**

This document confirms the services offered by Barnden Financial Services Ltd and our charges for those services and forms the basis upon which our recommendations will be made. Please sign below to confirm you have received and read this document. For your own benefit and protection you should read this document carefully before signing it. If you do not understand any point, please ask me for further information.

Client 1 Full Name .....

Client 1 Signature .....

Client 2 Full Name .....

Client 2 Signature .....

Date .....