



EXPERT

INDEPENDENT FINANCIAL PLANNING

Start planning for tomorrow, today

Commercial Buy to Let Mortgage Services



— Your Consent

We intend to rely on this document for the services we provide to you and request that you provide your agreement to the 'charges' above. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

I / We confirm that I / we are acting by way of business in arranging this mortgage.

I / We have been made aware that Buy to Let mortgages entered into by the way of business are not regulated as a residential mortgage and therefore does not hold the additional level of consumer protection as for Consumer Buy to Let mortgages.

I / We have been made aware that if I am / we are in any doubt as to the consequences of this agreement not being regulated then I / we should seek independent legal advice,

You should seek separate legal and tax advice regarding your responsibilities of owning this type of property. Please note our service does not consider the suitability of you purchasing a Buy to Let property for business purposes.

I/We are aware of the costs of the services and agree to the amount and timing of these. My/Our preferred method of paying these costs is (please tick as appropriate);

By direct payment

☐

(where possible) By inclusion on the mortgage loan

☐

You must be aware that adding our fees to the mortgage loan will increase the total amount you pay over the term of that loan as the lender will apply their interest charges to this amount

You should seek separate legal and tax advice regarding your responsibilities of owning this type of property. Please note our service does not consider the suitability of you owning a Buy to Let property.

Client Name:

Client Name:

Signature:

Signature:

Date:

D

D

M

M

Y

Y

Date:

D

D

M

M

Y

Y

This document sets out how we will deal with you in the provision of services for your Commercial Buy to Let mortgage. Expert Independent Financial Planning Limited is authorised and regulated by the Financial Conduct Authority (FCA) for mortgage sales. A Commercial Buy to Let mortgage is where the borrower is acting by way of business and is not regulated by the FCA and therefore the provision of our service does not hold this additional level of consumer protection, unlike for residential mortgages.

We will however always act in your best interests when providing you with advice and source lenders from the market that are suitable to the requirements you disclose to us. When the preferred lender has been

recommended, we will provide you with information about the product to ensure you understand your responsibilities and commitments to the lender, before proceeding.

Our aim is to provide you with a professional and confidential service that delivers the highest possible standards. However, there may be occasions where you feel this has not been achieved and should you wish to make a complaint about any aspect of the service we provide to you, you can do this by writing to Expert Independent Financial Planning Limited at 79 College Road, Harrow, HA1 1BD or by telephoning us on 02035427071, where we will try to resolve your concern at the earliest time possible.

— Our Charges

Where mortgage borrowing is under £250,000, we will charge a fee of £495 for advising and arranging, payable on issue of mortgage offer by the lender. This may include adding the fee to the mortgage where requested by the client.

We will not charge a fee for mortgages of £250,000 and over.

We will receive and retain any commission paid by the lender when your mortgage completes. This amount will be confirmed by the lender in their disclosure document. This is usually paid on completion.

Refund of fees

We do not provide a refund should you decide not to proceed with the mortgage loan after receiving mortgage offer from the lender.



EXPERT

INDEPENDENT FINANCIAL PLANNING

A 79 College Road, Harrow, HA1 1BD

T 02035 427 071 **M** 07702 570 828

E admin@expertifp.com **W** www.expertifp.com

Reg address: 10-11 Heathfield Terrace, London, W4 4JE. Registered in England & Wales. No: 1010796
Authorised and regulated by the Financial Conduct Authority under 914522