

## Information about our Buy to Let (BTL) mortgage services

Shire Financial Services Limited  
Surrey House  
41 High Street  
Newmarket  
Suffolk  
CB8 8NA

Tel: 01638 660937

The following information is to help you decide if our services are right for you.

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### Our services

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We will provide advice and make a recommendation for you after we have assessed your needs and circumstances.

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### The Buy to Let mortgage products we offer

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We offer a comprehensive range of Buy to Let (BTL) and Consumer Buy to Let (CBTL) mortgages from over 60 lenders across the market but not deals that you can only obtain by going direct to a lender.

A list of the lenders we offer products from is available on request.

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### The cost of our services

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A fee of £300 is payable at offer stage to pay for the researching of the market and selecting the mortgage that best suits your needs. We will also be paid commission by the lender.

You will receive a personalised illustration when considering a particular Buy to Let mortgage, which will tell you about any fees relating to it, and the commission we will be paid.

You have the right to ask for information on the variation in levels of commission payable by mortgage lenders. You also have the right to request an illustration for any BTL or CBTL mortgages we offer.

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### Refund of fees

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

No refund under any circumstances as the fee is only payable on the production of a Mortgage Offer.

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## Complaints

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If you wish to register a complaint please contact us:

**Write to:** The Customer Relations Department, Sesame Limited,  
Empress House, St Thomas Road, Huddersfield, HD1 3LG.

**Email:** [CustomerRelations@sbg.co.uk](mailto:CustomerRelations@sbg.co.uk)

**Telephone:** 0345 0456 800 (Mon-Fri 8.30am to 5.30pm)

If we do not resolve the complaint to your satisfaction, you may also contact The Financial Ombudsman Service.

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## Regulation

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Shire Financial Services Limited is an appointed representative of Sesame Limited, Jackson House, Sibson Rd, Sale, M33 7RR, which is authorised and regulated by the Financial Conduct Authority (FCA). Sesame Limited's Financial Services Register number is 150427.

The FCA is an independent watchdog that regulates financial services.

Sesame Limited's permitted business is advising and arranging regulated mortgage contracts some of which will be Buy to Let finance. Sesame is only responsible for the services disclosed in this document, or any additional Sesame 'information about our services' document provided to you. All other services are the sole responsibility of the firm.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768

In most cases, advising on and arranging Buy to Let mortgages is not regulated by the Financial Conduct Authority.

However, where you or a close relative intend to occupy the property, or if you or a close relative have lived in the property before then these are likely to be regulated by the Financial Conduct Authority

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## The Financial Services Compensation Scheme (FSCS)

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We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the claim.

Most BTL mortgages are not covered by the FSCS. However if a close family member will be renting the property then you may be covered by the FSCS.

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

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**Fee agreement**

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*I/We agree to pay the fee for the service as detailed above.*

Customer signature		Print name	
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Customer signature		Print name	
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Date	
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