**INFORMATION ABOUT OUR BUY-TO-LET MORTGAGE SERVICES**

**Anglo International Group Ltd**

**170 Epsom Road**

**Guildford**

**Surrey**

**GU1 2RP**

Tel: 01483 300377

Email:- ray@angloifa.co.uk or susan@angloifa.co.uk

**Whose ’Buy to Let’ mortgages do we offer?**

We offer a comprehensive range of buy-to-let mortgages from across the market.

**Which service will we provide you with?**

We will advise and make a recommendation for you after we have assessed your needs

**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.**

**Regulatory Position**

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

You have indicated that neither yourself nor a close relative intend to occupy the property being mortgaged, either now or in the future. If this is not the case please advise us immediately as the mortgage is likely to be regulated by the Financial Conduct Authority and we will need to provide you with a different initial disclosure document regarding our mortgage services.

Following our initial discussions regarding your circumstance we have identified that:-

You are looking to arrange a buy-to-let mortgage in respect of a property you have previously resided in, and that you do not own any other rental properties. We will therefore treat you as a **Consumer Buy-to-Let mortgage (CBTL)** customer

A consumer buy-to-let mortgage is defined as a buy-to-let mortgage which is **not** entered into ‘by way of business’

A buy-to-let mortgage will usually be treated as a consumer buy-to-let mortgage if you (or a close relative) have, at any point, lived in the property (unless you already own other rental properties).

Buy-to-let mortgages are **not** regulated by the Financial Conduct Authority (FCA), however there are some additional protections for consumer buy-to-let mortgages customers.

We are supervised by the Financial Conduct Authority (FCA) in respect of any Consumer Buy-to-Let mortgage activities we conduct and are required to comply with the conduct of business requirements set out in the Mortgage Credit Directive Order [2015]. Our FCA registration number is 307774.

You can check this on the Financial Services Register by visiting the FCA’s website <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

Please note that we offer independent advisory services in respect of consumer buy-to-let mortgages

You are looking to arrange a buy-to-let mortgage in respect of either;

* A new property being purchased for the sole purpose of being let , or
* An existing property that neither yourself (or a close relative) have previously resided in, or
* An existing property which either yourself (or a close relative) have previously resided, but you own another property which let subject to rental agreement and/or on which there is an existing buy-to-let mortgage

In these circumstances you will deemed to be taking out a buy-to-let mortgage ‘by way of business’

Buy-to-let mortgages entered into by way of business are **not** regulated by the Financial Conduct Authority (FCA)

**Capturing your needs**

We are committed to providing you with a service that meets with your individual needs. To enable us to achieve this objective it is important that you are open and frank with us and provide us with all of the necessary information that we will need to deliver a service that reflects your needs. This will enable us to identify products that best meet with your personal circumstances. It will also help us to identify any specific needs regarding the methods by which we deliver our services to you. For example, if you need information in large font due to sight difficulties, we can provide you with that.

Further information on how we collect and use your personal data is set out in the separate Data Privacy Notice that we have issued to you.

**What will you have to pay us for this service?**

A fee of £150 for research, payable at outset. A further fee of £345.00 payable on production of lender’s formal offer for the mortgage. We will also be paid a procuration fee from the lender.

OR

A fee of £1500 payable upon application of the mortgage. We will refund any procuration fee we receive from the lender to you.

You will receive a lending illustration when considering a particular mortgage, which will tell you about any fees relating to that mortgage

**What to do if you have a complaint**

**…. in writing:** Write to Anglo International Group Ltd. 170 Epsom Road, Guildford, Surrey GU1 2RP

**…. by phone:** Telephone: 01483 300 377.

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

The Financial Ombudsman Service will not consider complaints in respect of Buy-to-Let mortgages entered into ‘by way of business’

**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 3 of this document).

Where the business is regulated by the FCA mortgage advising and arranging activity is covered up to a maximum limit of £85,000.

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).