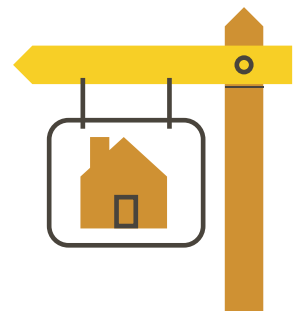




homeline

Your Mortgage & Protection Specialists

Information about our Buy-to-Let mortgage services



Homeline Mortgages Ltd FCA 565780
262 Ringwood Road, Poole, Dorset BH14 0RS
T: 01202 937444. E: info@homelinemortgages.co.uk

www.homelinemortgages.co.uk

Whose 'Buy to Let' mortgages do we offer?

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

Whose 'Buy to Let' mortgages do we offer?

- 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.

We strongly advise that before you purchase or remortgage your investment property you seek independent tax advice as Homeline mortgages are not tax advisors.

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 565780.

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 be 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).

What will you have to pay us for this service?

A flat fee of £295 will become payable on application and a further flat fee of £200 will become payable on Mortgage Offer.

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

Refund of fees

No refunds will be made as the fee we charge on application is to cover the cost of work carried out on your behalf. The second part of our fee will only become payable on receipt of your formal mortgage offer.

What to do if you have a complaint

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

...in writing Homeline Mortgages 4 Beta Centre, 262 Ringwood Road, Poole, Dorset, BH14 0RS

...by email info@homelinemortgages.co.uk

...by phone 01202 937444

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).

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

Client declaration

This document confirms the services offered by Homeline mortgages 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 contact us for further information.

Client Full Name	Client Full Name
Client Signature	Client Signature
Date	Date