

Information about our Buy to Let (BTL) mortgage services

Independent Mortgage Advice Bureau (IMAB) Ltd
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01727 893999

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

Our services

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

The Buy to Let mortgage products we offer

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

You can find a list of our lenders on this link [Lender List](#). If you require the list in a different format this is available on request.

The cost of our services

A Fee of £249 payable upon application for the arrangement and administration of your mortgage and 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.

Refund of fees

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

A full refund if we are unable to obtain a mortgage offer on your behalf. This is on the condition that you do not provide us with inaccurate and misleading information.

No refund if you choose to withdraw your application prior to a mortgage offer being issued or where the property is down-valued, or where we have obtained a mortgage offer on your behalf.

Complaints

If you wish to register a complaint please contact us:

Write to: The Customer Relations Department, Sesame Limited,
Fourth Floor, Jackson House, Sibson Road, Sale, M33 7RR

Email: 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.

Please note: Any claims can only be brought in the UK.

Regulation

Independent Mortgage Advice Bureau 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 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

The Financial Services Compensation Scheme (FSCS)

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.

Fee agreement

If any fee payment is agreed the following declaration must be signed.

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

Customer
Signature

Print Name

Customer
Signature

Print Name

Date