

Buy to Let Services

The Financial Conduct Authority

Innovation Financial Management Ltd trading as Innovate Mortgages and Loans is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our Financial Services Register number is 629434.

Our Services

We are independent mortgage advisers and we will recommend a Buy to Let mortgage product that is suitable for you following an assessment of your personal needs and circumstances. This will include a detailed assessment of affordability.

We will consider all products and lenders that we have access to. This means we will not consider those lenders that are only available by you going direct to them.

Where you are increasing your borrowing we will consider the merits of both a new first charge mortgage and securing this by an additional mortgage on a second charge basis. You may have the option of a further advance from your existing lender, however, we will only consider this where we are able to deal directly with the lender on your behalf. You should always explore this option in the first instance and look at the further alternative of an unsecured loan, as these may be more appropriate for you.

The Costs of our Service

We charge a fee of £495 on application for providing advice and submitting your mortgage application. This fee becomes payable on application.

We will receive and retain any commission from the lender when your mortgage completes. This amount will be confirmed by the lender in their disclosure document. Should you wish you can request to view the commission rates from each of the lenders we have considered at the time that we make our recommendation to you.

Refund of fees

Please note our fee will still be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation. It should also be noted we do not provide a refund should you decide not to proceed with the mortgage loan after we have made a recommendation to you.

Our Ethical Policy

We are committed to providing the highest standard of advice and service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

Registered Address 4 Lansdowne Terrace, Gosforth, Newcastle upon Tyne. NE3 1HN.
Tel: 0191 2843723 Email: info@innovatempl.co.uk Web: www.innovatempl.co.uk

Instructions

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.

Complaints

If you wish to register a complaint, please write to Innovation Financial Management Ltd, 4 Lansdowne Terrace, Gosforth, Newcastle upon Tyne NE3 1HN or telephone 0191 2843723.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

Client Verification

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

Law

This agreement is governed and shall be construed in accordance with the Law of **England** and the parties shall submit to the exclusive jurisdiction of the **English** Courts.

Force Majeure

Innovation Financial Management Ltd shall not be in breach of this agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving 7 days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

Declaration

This is our standard agreement upon which we intend to rely. For your own benefit and protection you should read the terms carefully before signing. If you do not understand any of these, please ask for further information.

I/We are aware of the costs of the services and agree to the amount and timing of these.

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 Signature

Dated

Client Name

Client Signature

Dated



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MORTGAGE LENDER LIST

Accord Mortgages
Aldermore Mortgages
Bank of China
Bank of Ireland
Barclays
Bath Investment BS
Beverley BS
Bluestone Mortgages
BM Solutions (Lloyds Bank Group)
Buckinghamshire BS
Cambridge BS
Castle Trust
CHL
Chorley BS
Clydesdale Bank
Coventry BS
Coventry BS – Godiva
Coutts
Cumberland BS
Cynergy Bank
Darlington BS
Digital Mortgages by Atom Bank
Dudley BS
Earl Shilton BS
Ecology BS
Family BS
Fleet Mortgages
Foundation Home Loans
Furness BS
Gatehouse Bank
Generation Home
Halifax (Lloyds Bank Group)
Handelsbanken
Hanley BS
Harpenden BS
Hinckley & Rugby BS
Hodge
Holmesdale BS
HSBC
Interbay
Ipswich BS
Kensington
Kent Reliance
Keystone
Landbay
Leeds BS
Leek United BS
LendInvest
Live More
Mansfield BS
Market Harborough BS
Marsden BS
Melton Mowbray BS
Metro Bank
Mpowered
National Counties BS
Nationwide BS
NatWest
Newbury BS
Newcastle BS
Nottingham BS
Octopus Property
Paragon Bank
Penrith BS
Pepper Money
Platform Homeloans
Precise Mortgages
Prestige
Principality BS
Progressive BS
Reliance Bank
Saffron BS
Santander
Scottish BS
Scottish Widows Bank (Lloyds Bank)
Skipton BS
Suffolk BS
Stafford Railway BS
Swansea BS
The Mortgage Lender
The Mortgage Works
Teachers BS
Tipton BS
Together Mortgages and Loans
TSB
Ulster Bank
United Trust Bank
Vernon BS
Vida Homeloans
Virgin Money
West One
Zephyr Homeloans

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