

Innovation Financial Management Ltd - Commercial Buy to Let Mortgage Service

This document sets out how we will deal with you in the provision of services for your Commercial Buy to Let mortgage. Innovation Financial Management Ltd trading as Innovate Mortgages and Loans is authorised and regulated by the Financial Conduct Authority (FCA) for mortgage sales. A Commercial Buy to Let mortgage is where the borrower is acting by way of business and is not regulated by the FCA and therefore the provision of our service does not hold this additional level of consumer protection, unlike for residential mortgages.

We will however always act in your best interests when providing you with advice and source lenders from the market that are suitable to the requirements you disclose to us. When the preferred lender has been recommended, we will provide you with information about the product to ensure you understand your responsibilities and commitments to the lender, before proceeding.

Our aim is to provide you with a professional and confidential service that delivers the highest possible standards. However, there may be occasions where you feel this has not been achieved and should you wish to make a complaint about any aspect of the service we provide to you, you can do this by writing to Innovation Financial Management Ltd at 4 Lansdowne Terrace, Gosforth, Newcastle upon Tyne NE3 1HN or by telephoning us on 0191 2843723 where we will try to resolve your concern at the earliest time possible.

Where possible we will adapt our communication means with you according to your needs. Please discuss this with us.

OUR CHARGES

We will charge you a fee for the service we provide to you. The fee for this service is £495 payable on submission of the application form.

YOUR CONSENT

We intend to rely on this document for the services we provide to you and request that you provide your agreement to the 'charges' above. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

I / We confirm that I / we are acting by way of business in arranging this mortgage.

I / We have been made aware that Buy to Let mortgages entered into by the way of business are not regulated as a residential mortgage and therefore does not hold the additional level of consumer protection as for Consumer Buy to Let mortgages.

I / We have been made aware that if I am / we are in any doubt as to the consequences of this agreement not being regulated then I / we should seek independent legal advice,

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 purchasing a Buy to Let property for business purposes.

Client Name

Client Signature

Date

Client Name

Client Signature

Date

Registered Address 4 Lansdowne Terrace , Gosforth, Newcastle upon Tyne. NE3 1HN.
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