



about our services

Damister Ltd
Gemini House
Hargreaves Road
Swindon
Wiltshire
SN25 5AZ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. **This is a Buy to Let transaction, which falls outside the scope of Financial Services Authority regulation**, however, you can still use this information to decide if our services are right for you.

2. Whose mortgages do we offer?

- We offer mortgages from the whole market.
 - We can only offer mortgages from a limited number of lenders
Ask us for a list of the lenders we offer mortgages from.
 - We can only offer a limited range of mortgages from a single lender.
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3. Which mortgages will we provide you with?

- We will advise and make a recommendation for you on mortgages after we have assessed your needs.
 - You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of mortgages that we will provide details on. You will then need to make your own choice about how to proceed.
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4. What will you have to pay us for this service?

- No fee. We will be paid by commission from the lender.
- A fee of £0 payable on receipt of a satisfactory mortgage offer. We will also be paid commission from the lender.
- A fee of 1.95% of the total mortgage amount borrowed payable upfront. For example if you borrow £100,000, we will charge you a fee of £1,950. Any commission received from the lender will be refunded to you on completion.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

Refund of fees

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

- A full refund if the lender rejects your application.
 - A refund of £0 if your application falls through.
 - No refund if you decide not to proceed.
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5. Who regulates us?

Damister Ltd Gemini House Hargreaves Road Swindon Wiltshire SN25 5AZ, FSA Register number 511839, is an Appointed Representative (of Mortgages For Business Ltd, which is authorised and regulated by the Financial Services Authority (FSA Register number is 313537). **This is a Buy to Let transaction, which falls outside the scope of Financial Services Authority regulation.**

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

In writing: Write to Mortgages for Business, Complaints Department, 53-55 High Street, Sevenoaks, Kent, TN13 1JF.

By phone: Telephone 01732 471600.

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

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

This is a Buy to Let transaction, which falls outside the scope of the Financial Services Compensation Scheme (FSCS).