

about our Buy to Let mortgage services

Park Gate (Mortgage & Protection) Limited



1631 Parkway, Solent Business Park, Fareham, Hampshire PO15 7AH Tel: 01489 580020 Fax: 01489 580009

1 Regulatory Situation

In most cases, advising on and arranging buy-to-let mortgages is not regulated by the Financial Services Authority. Instead, these loans may be governed by the Consumer Credit Act 1974.

However, where you or a close relative intend to occupy the property the buy-to-let mortgage is likely to be regulated by the Financial Services Authority – and you will receive a ‘Key Facts about our mortgage services’ document from us.

2. Whose mortgages do we offer?

We offer mortgages from the whole market.

3. Which service will we provide you with?

We will advise and make a recommendation for you 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 products that we will provide details on. You will then need to make your own choice about how to proceed.

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 / remortgage, and let out to tenants, will turn out to be a sound investment.

4. What will you have to pay us for our services?

No fee, we will be paid by commission from the lender.

A fee of £295 payable on completion of your loan. We will also be paid commission from the lender.

5. Who are we?

Park Gate (Mortgage & Protection) Limited arrange buy to let mortgages.

6. What to do if you have a complaint

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

In writing: write to Park Gate (Mortgage & Protection) Limited 1631 Parkway, Solent Business Park,
Fareham, Hampshire PO15 7AH

by phone: Telephone 01489 580020

Our buy to let mortgage services are not covered by the Financial Ombudsman Service, except where they are regulated by the FSA (as explained in Section 1 of this document).