

Information about our Buy to Let (BTL) services

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

Our services

We will provide you with our advice and a personal recommendation after we have assessed your needs and circumstances.

The products we offer

Mortgages

We offer a comprehensive range of Buy to Let (BTL) and Consumer Buy to Let (CBTL) mortgage contracts from over 70 lenders but not deals that you can only obtain by going direct to a lender.

You can find a list of the lenders we work with on this link www.sesame.co.uk/consumers. If you need the list in a different format, please let us know.

The cost of our services

We charge a fee of £495.00 payable on formal mortgage offer for advice and implementation of the mortgage.

We will also be paid commission from the provider.

You will receive a personalised illustration for the mortgage we recommend. This will tell you about any fees relating to it, and the commission we will be paid.

If you would like an illustration for a different mortgage that we offer, please ask us for one. If you would like to know how much commission other lenders may pay, please ask us for details.

Our refund policy

If we charge you a fee, and your mortgage does not go ahead, you will receive no refund since this will go some way to cover our costs in working on your behalf to that point.

If you need to complain

If you need to make 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 9.00am to 5.00pm)

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

Our regulatory information

West End Financial and West End Mortgages are trading names of West End Financial Services Limited. West End Financial Services Limited 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 and non-investment insurance contracts. 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 the compensation scheme is available from the FSCS.

Our 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	
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Customer signature		Print name	
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Date	
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