Best Mortgage Deals Ltd

28 Sutherland Avenue
London, W9 2HQ
FCA number 981861

Our Mortgage and Insurance Services & Costs

Version 9 · November 2026

The Financial Conduct Authority

Best Mortgage Deals Ltd 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 981861.

You may deal with us through any of our trading names. Best Mortgage Deals Ltd operates the trading names listed below:

- Your Mortgage Experts
- Mortgage Saving Experts
- Mortgage Supermarket
- Best Mortgage Rates
- Best Mortgage Deals

As a mortgage is secured against property, it could be repossessed if you do not keep up the mortgage repayments.

Our Services

For Mortgages we are independent mortgage advisers and we will recommend a 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. It may be in your best interests to explore this option and look at the further alternative of an unsecured loan, as these may be more appropriate for you.

For Non-investment protection contracts we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair and personal analysis of insurers for term assurance, income protection, critical illness.

For general insurance contracts we are an intermediary and will act on your behalf when recommending an insurer based on your demands and needs from a fair analysis of the market. The insurers we consider will be listed to you when we carry out our research. It will be your responsibility to ensure the policy meets your demands and needs for building and/or contents, private medical insurance, accident sickness and unemployment.

The Costs of our Service

Mortgages

We are paid in two ways: a commission from the lender when your mortgage completes, and in some cases a fee from you. Your first conversation with us is free. We will always confirm any fee in writing, and you agree to it, before we start work.

Service	Commitment fee (see below)	Broker fee
Buying a home (including first-time buyers), remortgage, product transfer: standard circumstances	None	None
Residential: more complex circumstances	May apply: £195	£295 to £995, depending on the complexity and work involved
Buy to let, in your own name or through a limited company	£195 (own name) or £295 (limited company)	None
Portfolio landlords, houses in multiple occupation, multi-unit freehold blocks, expats	£395	From £795
Commercial and semi-commercial mortgages, bridging loans	£495	From £995, or 1% of the loan on larger loans
Second charge loans and development finance	We introduce you to a specialist partner, who will explain their own fees	

Examples of more complex circumstances are: credit impairment, self-employment with a short trading history, non-standard construction or a short lease, income from several sources, or where more than one lender application is likely to be needed.

We may arrange a product transfer with the same lender for no further fees, if a commission is payable by the lender. If a commission is not payable by the lender, a broker fee of £500 may be charged by mutual agreement and it will always be agreed in writing beforehand.

Commitment fee. For buy to let, specialist and some more complex cases, we ask for a commitment fee before we start work on your case. It pays for the assessment and research work. We will tell you the amount and the reason in writing before you pay, and work starts once it has been received.

When fees are paid. Any broker fee is payable when you receive your mortgage offer. We will confirm the amounts and timing in writing before we start any work.

All fees should be settled by bank transfer and we do not accept cash payments.

We will receive and retain any commission paid by 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

Your commitment fee is refunded in full when your mortgage completes. It is also refunded if we made an error on your case, or if we decide not to go ahead with your case. In all other cases it is not refundable,

because it covers work already carried out, for example if you decide not to proceed, if the lender declines your application, or if you do not provide the information we need.

Any broker fee paid at offer is not refundable once your mortgage offer has been issued. 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.

Non-Investment Protection and General Insurance Contracts

We do not charge a fee as we will receive commission from the provider/insurer after the policy has been placed on risk.

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.

Your right to cancel our mortgage services

If you agree to our services at a distance (for example by email, phone or online), you have the right to cancel within 14 days, without giving any reason. The 14 days start on the later of the day you agree to our services and the day you receive these terms. To cancel, write to us at 28 Sutherland Avenue, London, W9 2HQ, or email luca@yourmortgageexperts.co.uk.

If you cancel, we will refund any money you have paid us within 30 days. If you asked us to start work before the 14 days ended, we may keep a fair amount for the work we have already done, up to the amount of your commitment fee. This right to cancel applies to our services, not to your mortgage itself.

Cancellation rights for protection and insurance

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance we will provide you with specific details should this apply to include: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

Instructions

We ask our clients to confirm our instruction to proceed by accepting these terms in writing, by email reply or by electronic signature where we offer it, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided that they are subsequently confirmed by electronic acknowledgment or in writing.

Complaints

If you wish to register a complaint, please write to Best Mortgage Deals Ltd, 28 Sutherland Avenue, London, W9 2HQ or telephone 0208154 1111

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

Best Mortgage Deals 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 you agree to those, in order to proceed with our services. 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.

I/We ask you to start work on my/our case straight away, and understand that if I/we cancel within 14 days, you may keep a fair amount for the work already done, up to the commitment fee.

Best Mortgage Deals Ltd is registered in England and Wales, company number 14226171. Registered office: 5th Floor, 167-169 Great Portland Street, London, W1W 5PF. Head office: 28 Sutherland Avenue, London, W9 2HQ.