Website Terms of Use

Version 1.0 · Effective 6 October 2026 · Reviewed annually

These terms apply to your use of www.ourmortgagebroker.co.uk (the "website"). By using the website you accept them. If you do not agree, please do not use the website. They do not apply to the advice and services we provide to clients, which are covered by our terms of business, initial disclosure and fee agreement.

1. About us

The website is operated by Our Mortgage Broker Limited ("OMB", "we", "us"), registered in England and Wales, company number 11358646, registered office 23 Berkeley Square, Mayfair, London W1J 6HE. We are authorised and regulated by the Financial Conduct Authority (FCA), firm reference number 944663. You can check this on the Financial Services Register at www.fca.org.uk/register or by calling the FCA on 0800 111 6768.

2. Information, not advice

- Content on the website, including guides, blog posts, newsletters and the glossary, is general information. It is not personal advice and does not take account of your circumstances.
- Calculator results are illustrations only, based on the figures and assumptions shown. They are not an offer of credit or a recommendation, and lenders will make their own assessment.
- Case studies are illustrative examples based on the types of case we arrange. They are not specific clients, and every case is different.
- You should speak to one of our advisers before making any financial decision.

3. Regulated and unregulated business

Most buy-to-let mortgages, commercial mortgages, most business finance and some bridging loans are not regulated by the FCA. Where a product is not regulated, some protections, such as access to the Financial Ombudsman Service and the Financial Services Compensation Scheme, may not apply. We will always tell you whether a product is regulated before you proceed.

4. Fees and commission

There may be a fee for mortgage advice. The amount depends on your circumstances; we may charge up to 1% of the loan amount, and our typical fee is £500. Any fee, and when it is payable (at agreement in principle, on submission of your application or when your mortgage offer is issued), is set out in your fee agreement before you proceed. Fees are not refundable. We will usually also receive commission from the lender or insurer, which we will disclose to you.

5. Accuracy and availability

We take care to keep the website accurate and up to date, but tax rules, interest rates and lender criteria change frequently and content may become out of date. Each page shows when it was last updated. We do not guarantee that the website will always be available or free from errors or viruses.

6. Intellectual property

The website and its content, including text, design, logos, guides and images, belong to OMB or our licensors. You may view, download and print content for your own personal use. You must not copy, reproduce or republish it for commercial purposes without our written permission. Third-party names and logos remain the property of

their owners.

7. Links to other websites

The website links to other websites and services, such as Calendly, WhatsApp, lenders and regulators. We are not responsible for their content, availability or privacy practices.

8. Your information

We use any personal data you give us through the website as described in our Privacy Notice and Cookie Policy.

9. Our liability

To the extent permitted by law, we are not liable for any loss arising from reliance on general information on the website without taking personal advice. Nothing in these terms excludes or limits our liability for death or personal injury caused by negligence, for fraud, for any other liability that cannot be excluded by law, or any of your rights under the FCA's rules or consumer protection law.

10. Changes and governing law

We may update these terms from time to time; the version in force is the one published on the website when you use it. These terms are governed by the law of England and Wales, and the courts of England and Wales have jurisdiction, but if you live in Scotland or Northern Ireland you may also bring proceedings there.

11. Contact us

Our Mortgage Broker Limited, 23 Berkeley Square, Mayfair, London W1J 6HE · 0203 971 1234 · info@ourmortgagebroker.co.uk. If you have a complaint, please see our Complaints Procedure.