



Terms & Conditions

1. Introduction

These Terms & Conditions govern your use of the website operated by **Blue Sky Financial Group Ltd** (“we”, “us”, “our”) and your relationship with us as a customer.

By accessing our website or using our services, you agree to be legally bound by these Terms & Conditions. If you do not agree, you must not use our website or services.

2. Company Details

Company Name: Blue Sky Financial Group Ltd

Registered Address: 108 Beckenham Road, Beckenham, BR3 4RH

FCA Registration Number: 827075

Data Controller: GDPR@blueskymortgages.co.uk

Blue Sky Financial Group Ltd is authorised and regulated by the **Financial Conduct Authority (FCA)**.

3. Our Services

We provide:

- Mortgage advice
- Remortgage advice
- Buy to let mortgage advice
- Protection and insurance advice

All advice is provided based on the information you supply to us. Mortgage and insurance products are subject to lender and insurer criteria.

We act as a **credit broker, not a lender**.

4. Regulated Advice & Consumer Duty

We operate in accordance with:

- FCA Principles for Businesses
- FCA Conduct of Business Sourcebook (COBS & MCOB)
- Consumer Duty

We always act:

- In good faith
 - In your best interests
 - With transparency, fairness and professionalism
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5. Fees & Commission

Mortgages and insurance products may pay commission to us from the lender or insurer.

Some services may involve a **broker fee**, which will be:

- Disclosed to you in writing beforehand
- Confirmed in your **Initial Disclosure Document (IDD)**

You will never be charged without your agreement.

6. No Guarantee of Acceptance

Submitting an enquiry or application does **not guarantee**:

- Mortgage approval
- Insurance acceptance
- Specific interest rates

All applications are subject to:

- Lender underwriting
 - Credit checks
 - Valuation
 - Proof of income and identity
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7. Use of the Website

You agree that you will:

- Use the website lawfully
- Not misuse, hack, or interfere with the website
- Not submit false or misleading information

We reserve the right to restrict or remove access to the website at any time.

8. Intellectual Property

All content on this website, including:

- Text
- Logos
- Graphics
- Layout
- Branding

Is the intellectual property of **Blue Sky Financial Group Ltd** and may not be copied, reproduced or redistributed without written consent.

9. Data Protection & Privacy

We process personal data in accordance with:

- UK GDPR
- Data Protection Act 2018
- PECR

Full details are available in our:

- ☒ **Privacy Policy**
 - ☒ **Cookie Policy**
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10. Marketing Communications

Marketing communications are only sent where:

- You have provided explicit consent, or
- A lawful PECR exemption applies

You may withdraw your consent at any time.

11. Third-Party Links

Our website may contain links to third-party websites. We are not responsible for:

- The content of external websites
- Their data protection policies
- Their availability

You visit external links at your own risk.

12. Limitation of Liability

We are not liable for:

- Website downtime
- Temporary service interruptions
- Loss caused by events outside our control

Nothing in these Terms limits our liability for:

- Death or personal injury caused by negligence
 - Fraud
 - Any liability that cannot be excluded by law
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13. Complaints Procedure

If you wish to make a complaint, please contact us in the first instance.

If your complaint is not resolved, you may refer it to:

Financial Ombudsman Service (FOS)

Website: financial-ombudsman.org.uk

Telephone: 0800 023 4567

14. Termination of Services

We reserve the right to:

- Decline an enquiry
- Terminate our relationship
Where we believe there is:
- Financial crime risk

- Fraud
 - Regulatory breach
 - Abusive or threatening behaviour
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15. Amendments to These Terms

We may update these Terms & Conditions at any time. The latest version will always be published on our website.

16. Governing Law

These Terms & Conditions are governed by the laws of **England and Wales**. Any disputes will be subject to the exclusive jurisdiction of the English courts.

17. Contact Details

For all legal, compliance or data protection matters:

Blue Sky Financial Group Ltd
108 Beckenham Road, Beckenham, BR3 4RH
✉ GDPR@blueskymortgages.co.uk

This Terms & Conditions Policy Covers:

- ✓ FCA regulation
- ✓ Consumer Rights Act 2015
- ✓ Financial Services & Markets Act
- ✓ Electronic Commerce Regulations
- ✓ Distance Marketing Regulations
- ✓ UK GDPR