

Terms and Conditions

MortgageTek Ltd is committed to providing clear, transparent, and trustworthy service to all our clients. These Terms and Conditions set out the rules, guidelines, and legal principles governing your access to and use of our website, mortgage calculators, and advisory services. By accessing our site, submitting an enquiry, or using any of our tools, you agree to comply with these terms.

1. Who we are

MortgageTek Ltd is an FCA-authorised UK broker based in Watford, specializing in tailored mortgages for first-time buyers, self-employed individuals, and day-rate contractors.

Company: MortgageTek Ltd

Address: 31, Metro Centre, Dwight Rd, Northwood, Watford WD18 9SB

Website: www.mortgage-tek.co.uk

Email: Info@mortgage-tek.co.uk

Phone: 020 3827 8558

2. Acceptance of Terms

By accessing this website, submitting an inquiry, or using our mortgage calculators and tools, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions and our Privacy Policy. If you do not agree with any part of these terms, you must discontinue use of our website immediately.

3. Regulatory Information & Status

MortgageTek Ltd is an expert mortgage and financial advisory service provider based in the United Kingdom.

We are authorised and regulated by the Financial Conduct Authority (FCA) under registration number 788950. You can verify our status on the official FCA Register.

Please note that most Buy-to-Let mortgages are not regulated by the Financial Conduct Authority (FCA).

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage or any other debt secured on it.

4. Use of Website and Calculators

Information Purposes Only: The tools, calculators (such as the Borrowing Calculator, Stamp Duty Calculator, and Remortgage Calculator), and articles provided on our website are for general guidance and estimation purposes only. They do not constitute formal financial advice or a binding mortgage offer.

Accuracy: While we strive to ensure that all data, interest rates, and calculations are accurate and up-to-date, we do not guarantee their absolute accuracy or availability from lenders. Final mortgage offers are subject to full underwriting, credit checks, and individual lender criteria.

5. Professional Mortgage Advice

Submitting your contact details or requesting a callback initiates a free initial consultation with an adviser.

Formal recommendations and mortgage applications are processed only after a comprehensive review of your financial circumstances, income documentation, and property goals by our CeMAP-qualified brokers.

6. Intellectual Property Rights

All content, design, logos, graphics, text, and software code on <https://MortgageTek Ltd.co.uk/> are the property of MortgageTek Ltd or its licensors. You may not copy, reproduce, republish, download, or distribute any material from this site for commercial purposes without our express written permission.

7. Limitation of Liability

MortgageTek Ltd will not be held liable for any direct, indirect, incidental, or consequential loss or damage arising out of or in connection with:

- Your use of, or inability to use, our website or online tools.
- Reliance on any informational content, estimated calculation results, or market data provided on the site.
- Temporary interruptions or technical errors on the website.

8. Third-Party Links

Our website may contain links to external third-party websites or lender portals for your convenience. We do not control, endorse, or assume responsibility for the content, privacy policies, or practices of any third-party websites.

9. Changes to Terms

We reserve the right to modify, update, or replace these Terms and Conditions at any time without prior notice. Changes will be effective immediately upon posting to this page. Your continued use of the website following any changes constitutes your acceptance of the revised terms.

10. Governing Law

These terms and conditions are governed by and construed in accordance with the laws of England and Wales. Any disputes relating to these terms shall be subject to the exclusive jurisdiction of the courts of England and Wales.

11. How to contact us

If you have any questions regarding these Terms and Conditions, please contact us at:

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