

Burrow Terms of Service

Please read these terms of use carefully before using this site. We recommend that you retain a copy for future reference.

Last reviewed: 12th September 2017

Important information about our services

Burrow is a trading name of Dwell Capital limited, which is an appointed representative of Tenet Lime limited, which is authorised and regulated by the Financial Conduct Authority. Tenet Lime limited is entered on the Financial Services register (www.fca.org.uk/register) under reference 311266.

The guidance provided within this website is subject to the UK regulatory regime and is therefore primarily targeted at consumers based in the UK.

A mortgage is a loan secured 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.

We do not charge you a fee for our services. When you use our service to buy a mortgage or insurance product, the product supplier pays a commission to us.

Legal Terms

These terms (together with the documents referred to in them) tell you the terms on which you may use our website dwellmortgages.com (our site) whether as a guest or a registered user. Use of our site includes accessing, browsing, or registering to use our site. These terms also apply to any services that we provide to you through or using our site. Our services include assisting you to select and arrange mortgage and insurance products.

These terms apply regardless of how you access our site and use our services, including all technology, devices and means of communication by which we make the site available or provide the services to you.

Please read these terms of use carefully before you start to use our site and services. These terms set out the contractual relationship between us (the contract).

If you do not agree to these terms, you must not use our site or any of our services.

About the service

We provide a service which enables you to choose and apply for your mortgage based on your choice of a preferred product and your personal circumstances.

We may make recommendations for products that may be suitable for you based on the information that you give to us, but we cannot guarantee that this will be the best product for you. It is ultimately your responsibility to ensure that any mortgage product that you choose is suitable for you based on your own preferences and circumstances.

Any products that we recommend are not provided by us but are instead provided by third parties over whom we have no control.

Validity and delivery of quotes

We do not control the price, length of offers or special conditions relating to product comparison quotes. These are set by product or service providers.

You should receive the results of our product comparison technology via email. However, we rely on the availability of third party sites and general performance of the worldwide web. At certain times some or all online quotes may not be available to you due to problems with third party websites or the worldwide web.

Level of service

We will provide our service with reasonable skill and care and in a timely manner. We recommend products based on the information that you provide, including through any automated service that we make available. We are not able to take account of factors or any other information that are not notified or supplied to us.

We will endeavour to supply the “3 most suitable mortgage options” within 60 minutes of your submitting the form but we cannot guarantee this. Our response time may be affected by enquiry volumes, internal resource levels and the complexity of your requirements.

Your information

Please refer to our [Privacy Policy](#).

Changes to these terms and our site

We may change these terms and our site at any time, so please check this page from time to time to take notice of any changes we made, as they are binding on you and your continued use of our site. If you do not agree with the amended terms, you are entitled to stop using our site and services at that, or any, time.

However, please note that any of the content on our site may be out of date at any given time, and we are under no obligation to update it.

We do not guarantee that our site, or any content on it, will be free from errors or omissions.

Accessing our site

Our site and services are made available free of charge. When you use our service to buy a mortgage or insurance product, the product supplier pays a commission to us.

We do not guarantee that our site, or any content on it, will always be available or be uninterrupted. Access to our site is permitted on a temporary basis. We may suspend, withdraw, discontinue or change all or any part of our site without notice. We will not be liable to you if for any reason our site is unavailable at any time or for any period.

You are responsible for making all arrangements necessary for you to have access to our site.

You are also responsible for ensuring that all persons who access our site through your internet connection are aware of these terms of use and other applicable terms and conditions, and that they comply with them.

UK-targeted site

Our site and services are directed only at UK residents and nothing within our site or these terms constitutes a promotion or targeting of services or products to persons outside the United Kingdom.

We only provide services in respect of properties located in the UK and based on products offered by UK-based mortgage providers. Our site, and the services that we offer, are not appropriate or available for other countries. If you choose to access our site from outside the United Kingdom, you do so at your own risk and it is your responsibility to ensure that you are compliant with any applicable local laws.

These terms, and all communications in relation to our site and services will be in English.

Your use of our website

You must not use the website in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect.

It is your responsibility to ensure that all information you provide to us or onto our website is complete and accurate, so please double-check your information before submitting it.

You will need to answer a number of questions in order to compare or obtain a quote for any product or service. These questions are designed to ensure that we and all relevant product or service providers have all the information necessary to provide you with accurate, appropriate and timely information relating to the products and/or services in which you are interested.

Intellectual property rights

We are the owner or the licensee of all intellectual property rights in our site, and in the content published on it. This includes copyright works and trademarks, which may or may not be registered. We reserve all of these rights.

You may print off one copy, and may download extracts, of any page(s) from our site for your personal use.

You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text. You must not use any copies of any materials from our website in order to promote or disparage any other person or any services or products provided by any other person.

Our status (and that of any identified contributors) as the authors of content on our site must always be acknowledged.

You must not use any part of the content on our site for commercial purposes without obtaining our agreement for you to do so.

If you print off, copy or download any part of our site in breach of these terms of use, your right to use our site will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

No reliance on information

The content on our site is provided for general information only. It is not intended to amount to advice on which you should rely. You must obtain appropriate separate advice (whether provided by us through our services or through another person) before taking, or refraining from, any action on the basis of the content on our site.

Although we make reasonable efforts to update the information on our site, we make no representations, warranties or guarantees, whether express or implied, that the content on our site is accurate, complete or up-to-date.

Limitation of our liability

Our site (including the mortgage comparison tool) is free of charge and therefore, except as otherwise set out below, is provided to you on an 'as is' basis and your use of it is at your own risk. To the extent permitted by law, Burrow excludes all conditions, warranties, representations or other terms which may apply to our site or any content on it, whether express or implied.

Except for any damage to your device or your digital content that is caused by us not using reasonable care and skill in making our website available to you, we will not be liable in any way to you or any other person as a result of any of the following:

- a. you using, or being unable to use, our site or downloading any content from it;
- b. you using, or being unable to use, any website linked to from our site; or
- c. you relying upon any content displayed on our site.

We do not in any way exclude or limit liability we may have for:

- a. death or personal injury caused by our negligence;

- b. fraud or fraudulent misrepresentation; and
- c. anything that cannot be excluded under section 57 of the Consumer Rights Act 2015.

Linking to our site

You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it.

You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.

You must not establish a link to our site in any website that is not owned by you.

Our site must not be framed on any other site.

We reserve the right to withdraw linking permission without notice.

The website in which you are linking must comply in all respects with the standards set out in these terms of use.

If you wish to make any use of content on our site other than as set out above, please contact hello@letsburrow.com

Third party links and resources in our site

Where our site contains links to other sites and resources provided by third parties, these links are provided for your information only.

We have no control over, or responsibility for, the contents of those sites or resources.

Applicable law

These terms of use, its subject matter and its formation, and any non-contractual obligations arising out of or in connection with them, are governed by English law. You and we both agree that the courts of England and Wales will have exclusive jurisdiction to settle any disputes except that:

- a. if you are a resident of Northern Ireland you and we may also bring proceedings in Northern Ireland, and

- b. if you are resident of Scotland, you and we may also bring proceedings in Scotland.

Other applicable terms

These terms of use refer to the following policies, which also apply to your use of our site:

Our Privacy Policy located [here](#), which sets out the terms on which we process any personal data we collect from you, or that you provide to us. By using our site, you consent to such processing and you warrant that all data provided by you is accurate.

Other terms

We may transfer this contract to someone else. We may transfer our obligations under this contract to another organisation, but this will not affect your rights or our obligations to you under this contract.

Nobody else has any rights under this contract. Except as outlined above, this contract is between you and us. No other person shall have any rights to enforce any of its terms.

You can end this contract at any time by emailing hello@letsburrow.com.

If a court finds part of this contract illegal, the rest will continue in force. Each of the paragraphs in these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

Even if we delay in enforcing this contract, we can still enforce it later. If we do not insist immediately that you do anything you are required to do under these terms, or if we delay in taking steps against you in respect of your breaking this contract, that will not mean that you do not have to do those things and it will not prevent us taking steps against you at a later date.