

## Information about our mortgage and insurance services

Shire Financial Services Limited  
Surrey House  
41 High Street  
Newmarket  
Suffolk CB8 8NA

The following information is to help you decide if our services are right for you.

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### Our services

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**First charge regulated mortgages:** we will provide advice and make a recommendation for you after we have assessed your needs and circumstances.

**Second charge regulated mortgages:** we offer a referral service.

**Insurance:** We will provide advice and make a personal recommendation for you after we have assessed your needs and circumstances. We provide an intermediary service and act on your behalf.

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### The products we offer

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#### Mortgages

We offer a comprehensive range of first charge regulated mortgage contracts from over 65 lenders across the market but not deals that you can only obtain by going direct to a lender. A list of the lenders we offer products from is available on request.

#### Insurance

We offer products based on a fair and personal analysis for term assurance, critical illness, income protection and non-profit whole of life.

We offer products based on an analysis of a number of insurers for:

- Buildings & contents and payment protection insurance - a list of the insurers we offer products from is attached
- Private medical insurance – we offer products from Aviva, Freedom Healthnet, The Exeter, Vitality Health.

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### The cost of our services

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#### Mortgages

A fee of £200 is payable at offer stage to pay for the researching of the market and selecting the mortgage that best suits your needs. We will also be paid commission by the lender.

You will receive a personalised illustration when considering a particular mortgage, which will tell you about any fees relating to it, and the commission we will be paid.

You have the right to ask for information on the variation in levels of commission payable by mortgage lenders. You also have the right to request an illustration for any mortgage we offer.

#### Insurance

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium

Sesame Ltd may receive a share of the administration charges levied by Paymentsshield

You will receive a quotation that will tell you about any other fees relating to a particular insurance contract.

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## Refund of fees

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If we charge you a fee, and your mortgage does not go ahead, you will receive:

No refund under any circumstances as the fee is only payable once a Mortgage Offer is produced.

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## Complaints

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If you wish to register a complaint please contact us:

**Write to:** The Customer Relations Department, Sesame Limited,  
Empress House, St Thomas Road, Huddersfield, HD1 3LG.

**Email:** [CustomerRelations@sbg.co.uk](mailto:CustomerRelations@sbg.co.uk)

**Telephone:** 0345 0456 800 (Mon-Fri 8.30am to 5.30pm)

If we do not resolve the complaint to your satisfaction, you may also contact The Financial Ombudsman Service.

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## Regulation

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Shire Financial Services Limited is an appointed representative of Sesame Limited, Jackson House, Sibson Rd, Sale, M33 7RR, which is authorised and regulated by the Financial Conduct Authority. Sesame Limited's Financial Services Register number is 150427.

The FCA is an independent watchdog that regulates financial services.

Sesame Limited's permitted business is advising and arranging regulated mortgage contracts and non-investment insurance contracts. Sesame is only responsible for the services disclosed in this document, or any additional Sesame 'information about our services' document provided to you. All other services are the sole responsibility of the firm.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

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## The Financial Services Compensation Scheme (FSCS)

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We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the claim.

**Mortgage** advising and arranging is covered up to a maximum limit of £85,000.

**Insurance** advising and arranging is covered for:

- 100% of the claim with no upper limit for long term insurance
- 90% of the claim with no upper limit for all other types of cover.

Further information about compensation scheme arrangements is available from the FSCS.

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**Ownership**

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Sesame Limited is a wholly owned subsidiary of Sesame Bankhall Group Limited which, in turn, is wholly owned by Aviva plc.

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**Fee agreement**

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*I/We agree to pay the fee for the service as detailed above.*

Customer signature		Print name	
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Customer signature		Print name	
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Date	
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