

Information about our mortgage and insurance services

Shire Financial Services Limited
Suite 3, Rookery House
The Guineas Shopping Centre
Newmarket
Suffolk CB8 8SY

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

Our services

First charge regulated mortgages: we will provide you with advice and our recommendation after we have assessed your needs and circumstances.

Second charge regulated mortgages: we offer a referral service to one of our trusted partners.

Insurance: we will provide you with our advice and a personal recommendation after we have assessed your needs and circumstances. We are an intermediary (not an insurer), and we act on your behalf.

The products we offer

Mortgages

We offer a comprehensive range of first charge regulated mortgage contracts from over 65 lenders but not deals that you can only obtain by going direct to a lender.

You can find a list of the lenders we work with at www.sesame.co.uk/consumers . If you need the list in a different format, please let us know.

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 we work with 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, The Exeter, and Vitality Health.

The cost of our services

Mortgages

We charge a fee of £200 which 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 for the mortgage we recommend. This will tell you about any fees relating to it, and the commission we will be paid.

If you would like an illustration for a different mortgage that we offer, please ask us for one. If you would like to know how much commission other lenders may pay, please ask us for details.

Insurance

We arrange the policy with the insurer on your behalf. We don't charge you a fee for doing this. We receive commission from the insurer which is a percentage of your total annual premium.

Our advisers may also receive additional bonuses for achieving sales and quality targets – this is paid by us and not the insurer.

You will receive a quotation that will tell you about any other fees relating to the recommended insurance policy.

Our refund policy

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.

If you need to complain

If you need to make a complaint, please contact us:

Write to: The Customer Relations Department, Sesame Limited, Fourth Floor, Jackson House, Sibson Road, Sale, M33 7RR

Email: CustomerRelations@sbg.co.uk

Telephone: 0345 0456 800 (Mon-Fri 9.00am to 5.00pm)

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

Please note: Any claims can only be brought in the UK

Our regulatory information

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 (FCA). 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 or by contacting the FCA on 0800 111 6768.

The Financial Services Compensation Scheme (FSCS)

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 the compensation scheme is available from the FSCS.

Ownership

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

Our fee agreement

If any fee payment is agreed the following declaration must be signed.

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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Provider List – General Insurance

Uinsure and CETA

Residential Buildings and Contents – Uinsure

Ageas – AXA – Covea – LV=Broker – Royal & Sun Alliance – UK General – Zurich

Landlords Buildings and Contents – Uinsure

Ageas – AXA – Royal & Sun Alliance – UK General – Zurich

Specialist Buildings and Contents – Uinsure

Midas

Specialist Buildings and Contents – CETA

Pen Underwriting Limited – Arkel Limited – Covea – Prestige – Royal & Sun Alliance

Commercial Insurance – Referral service only

Uinsure - Towergate