

About Mortgages Ltd
3 Red Lion Court, Anlaby, Hull, HU10 7DA

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

We offer products from a range of insurers for Life Insurance, critical Illness and Income Protection and Private Medical Insurance

We can only offer products from a limited number of insurers for Accident sickness & Unemployment and Buildings & Contents

Ask us for a list of the insurers we offer insurance from.

We only offer products from a single insurer

Mortgages

We offer mortgages from the whole market.

We only offer mortgages from a limited number of lenders.

We only offer mortgages from a single lender.

3. Which service will we provide you with?

Insurance

We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness, income protection, private medical insurance and accident, sickness & unemployment, buildings and contents.

You will not receive advice or a recommendation from us for term assurance, critical illness, income protection, private medical insurance and accident, sickness & unemployment, buildings and contents.

We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Mortgages

We will advise and make a recommendation for you after we have assessed your needs.

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

Insurance

A fee

No fee

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

Mortgages

No fee. We will be paid by commission from the lender.

A fee of 0.5% of the loan amount including a fee of £100 payable upfront for researching the market and selecting the best lender for you. The balance is payable on completion. For example, a fee of £500 would be payable for a loan amount of £100,000. £100 would be payable upfront with the balance of £400 payable on completion. We will refund to you any commission we receive from the mortgage lender when your mortgage completes.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

Refund of fees

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

A full refund if we have been unable to secure a mortgage offer

No refund if you decide to withdraw your application for whatever reason

5. Who regulates us?

About Mortgages Ltd is an appointed representative of Sesame Limited, Oasis Park, Stanton Harcourt Road, Eynsham, Witney, Oxon OX29 4AE which is authorised and regulated by the Financial Services Authority. Sesame Limited's FSA Register number is 150427.

Sesame Limited's permitted business is advising and arranging pure protection and general insurance contracts and regulated mortgage contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

... in writing Write to The Disputes Team, Sesame Limited, Independence House, Holly Bank Road, Huddersfield, HD3 3HN

... by phone Telephone 01484 422224

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service does not consider complaints about home reversion schemes.

7. Are we covered by 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 depends on the type of business and the circumstances of the claim.

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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