



about our services

House + Co Property

The Bank Chambers, 112a Church Road, Redfield, Bristol, BS5 9LJ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

1. Whose products do we offer?

Insurance

We offer products from a range of insurers for term assurance, critical illness, income protection.

We can only offer products from a limited number of insurers for buildings & contents, payment protection.

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

We can 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.

1. 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, payment protection, buildings and contents

You will not receive advice or a recommendation from us for term assurance, critical illness, income protection, payment protection, 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.

1. 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 by the lender.

A fee of 1.5% of the loan (£100,000 loan, Fee £1,500 payable on completion via the solicitor. Any commission received from the lender will be refunded.

An advice fee of £199 is payable on submission of the mortgage application. Commission will also be received from the lender.

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. The 1.5% fee is payable upon completion, therefore a refund is not applicable.

A refund of £199 (the administration fee) will be refunded if we are unable to place your mortgage with a suitable lender. Non disclosure of information on the application form which results in the application being refused will mean no refund. If you lose your property the arrangement fee will be transferred to your next house.

No refund of the administration fee will be offered when Clear Financial Solutions are in receipt of the mortgage offer.

1. Who regulates us?

House + Co Property 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.

1. Ownership

Sesame Limited is a wholly owned subsidiary of Sesame Group Limited, which in turn is a wholly owned subsidiary of Friends Provident Distribution Holdings Limited. The ultimate holding company is Friends Provident plc.

1. 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 08453005325

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

1. 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 90% of the claim with no upper limit

Mortgages

Mortgage advising and arranging is covered for 100% of the first £50,000

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