

## Information about our mortgage and insurance services

West End Financial  
c/o Thorne Lancaster Parker  
Palladium House,  
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020 7493 4747  
[enquiries@wefinancial.co.uk](mailto:enquiries@wefinancial.co.uk)

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.

We will check the availability of better rates after our initial recommendation has been made.

**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](http://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 – we work with Uinsure, LV= and CETA. You can find a list of the insurers who underwrite your policy at [www.sesame.co.uk/consumers](http://www.sesame.co.uk/consumers). If you need the list in a different format, please let me know.
- Private medical insurance – we offer products from Aviva, The Exeter, and Vitality Health.

### The cost of our services

#### Mortgages

We charge a fee of £495.00 payable on formal mortgage offer for advice and implementation of the mortgage.

We will also be paid commission from the provider. The amount of commission we will receive will be disclosed on any personalised illustration we provide you.

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.

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 since this will go some way to cover our costs in working on your behalf to that point.

### 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](mailto: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

West End Financial and West End Mortgages are trading names of West End Financial Services Limited. West End 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](http://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			
<p><b>If any fee payment is agreed the following declaration must be signed.</b></p> <p><i>I/We agree to pay the fee for the service as detailed above.</i></p>			
Customer signature		Print name	
Customer signature		Print name	
Date			