

Information about our equity release mortgage services

Independent Mortgage Advice Bureau (IMAB) Ltd
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The following information is to help you decide if our services are right for you.

Our services

We will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances.

The equity release products we offer

We offer lifetime mortgages from: Aviva, Canada Life, Hodge, Just, Legal & General Home Finance, LV=Equity Release, More2Life, One Family, and Pure Retirement.

We do not offer home reversion plans.

The cost of our services

A fee of £999 payable upon completion for the arrangement and administration of your mortgage and 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.

Complaints

If you wish to register 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 8.30am to 5.30pm)

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.

Regulation

Independent Mortgage Advice Bureau 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 (for lifetime mortgages) is advising and arranging regulated mortgage 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.

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

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

Fee agreement

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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