

## Information about our mortgage and insurance services

Independent Mortgage Advice Bureau (IMAB) Ltd  
24 Holywell Hill, St Albans, Herts, AL1 1BZ  
01727 893999

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

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### Our services

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We will provide advice and make a personal recommendation for you after we have assessed your needs and circumstances. We provide an intermediary service and act on your behalf.

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### The products we offer

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#### Mortgages

We offer a comprehensive range of first and second charge regulated mortgage contracts from across the market but not deals that you can only obtain by going direct to a lender.

We have provided a link to the list of lenders we offer products from - [Lender List](#). If you require the list in a different format this is available on request.

#### Insurance

We offer products based on a fair and personal analysis for term assurance, critical illness, family income benefit, non-profit whole of life & income protection.

We offer a referral service for general insurance for which we will receive an introductory fee.

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### The cost of our services

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#### Mortgages

A fee of £249 payable upon application for the arrangement and administration of your mortgage and we will also be paid commission from the provider.

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.

#### Insurance

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium

Our adviser(s) may also receive additional bonuses for achieving sales and quality targets – this is paid by the firm and not the insurer.

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

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## Refund of fees

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

A full refund if we are unable to obtain a mortgage offer on your behalf. This is on the condition that you do not provide us with inaccurate or misleading information.

No refund if you choose to withdraw your application prior to a mortgage offer being issued or where the property is down-valued, or where we have obtained a mortgage offer on your behalf.

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## Complaints

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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](mailto: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.

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## Regulation

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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. 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.

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

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## The Financial Services Compensation Scheme (FSCS)

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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 compensation scheme arrangements is available from the FSCS.

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**Ownership**

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

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**Fee agreement**

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

*//We agree to pay the fee for the service as detailed above.*

Customer  
Signature

Print Name

Customer  
Signature

Print Name

Date