



## about our services

C.Alexander & Partners Limited

Alexander House, 223 Perry Road, Sherwood, Nottingham, NG5 1GN

---

### 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.

---

### 2. 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 private medical insurance.

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

We can only offer products from Royal & Sun Alliance, Paymentsshield and Halifax for accident sickness and unemployment, buildings and contents.

#### 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.
- You will not receive advice or a recommendation from us for 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 £1000.00 for our advice and recommendation in connection with your mortgage, payable when we make our recommendation and we will refund to you any commission we receive from the mortgage lender.
- OR**
- A fee of 1% of the loan i.e. £100,000 loan at 1% = £1,000.00, for our advice and recommendation in connection with your mortgage, payable when we make our recommendation and we will refund to you any commission we receive from the mortgage lender.
- OR**
- A fee of £160.00 per hour for our advice and recommendation in connection with your mortgage, payable in installments and we will refund to you any commission we receive from the mortgage lender.

**OR**

- A combination of fee and commission. A fee of £195.00 for our advice and recommendation in connection with your mortgage, payable at outset. We may also receive commission from the lender i.e. £100,000 loan at 0.3% = £300.00 if 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.
- A refund of £195.00.
- No refund. Our £195.00 fee payable at outset is an administration fee and is non refundable if your mortgage does not complete.

---

**5. Who regulates us?**

---

C.Alexander & Partners Limited 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](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

---

**6. 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.

---

**7. 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 0845 300 5325.

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

---

## **8. 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.