Information about our mortgage and insurance services

Capital Home Finance Ltd
8 Gretton Close
Peterborough
PE2 7WD

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info@capitalhf.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 advice and make a recommendation for you after we have assessed your needs and circumstances.
Second charge regulated mortgages: we offer a referral service.
Insurance: we will provide advice and make a recommendation for you after we have assessed your needs and circumstances

The products we offer

Mortgages
We offer a comprehensive range of first charge regulated mortgage contracts from over 60 lenders across the market but not deals that you can only obtain by going direct to a lender.
A list of the lenders we offer products from is available on request.

Insurance
We offer products from a range of insurers for Term Assurance, Critical Illness, Income Protection and non profit whole of life.

We can only offer products from a limited number of insurers for building and contents only.

The cost of our services

Mortgages
A Fee of £399 payable on completion of a mortgage, this covers the costs of my professional mortgage services in researching, advising and administering the mortgage application.We will also be paid by 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 key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

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
No fee. You will receive a quotation that will tell you about any other fees relating to a particular insurance contract.

Complaints

If you wish to register a complaint please contact us:

Write to: The Customer Relations Department, Sesame Limited,
Empress House, St Thomas Road, Huddersfield, HD1 3LG.

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.

Regulation

Capital Home Finance Ltd. is an appointed representative of Sesame Limited, Jackson House, Sibson Road, Sale, M33 7RR, which is authorised and regulated by the Financial Conduct Authority. Sesame Limited's Financial Services Register number is 150427.

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 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.

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 £50,000.
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.

Ownership

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

Fee agreement

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

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

Customer Signature		Print Name	
Customer Signature		Print Name	
Date			