about our services

The Chester Partnership Limited
Independent Financial Advisers

Oaklands Office Park, Hooton Road, Hooton, Cheshire, CH66 7NZ

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, non-profit whole of life, critical illness, income protection and private medical insurance.

☑ We can only offer products from a limited number of insurers for buildings & contents & mortgage payment protection.

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

☐ We only offer products from a single insurer.

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 and mortgage payment protection, buildings and contents.

☐ 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.

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.

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4. What will you have to pay us for our services?

Insurance

☐ A fee

☑ No fee for term assurance, critical illness, income protection, private medical insurance, mortgage payment protection, buildings and contents.

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

Mortgages

☐ No fee. We will receive commission from the lender when your mortgage completes.

☐ A fee. Typically our fees will be:-
£375 fee payable when we provide our report & recommendation (this covers the cost of our analysis, research & recommendation); plus

☐ A fee of £300 payable on completion of your mortgage to cover the cost to process & administer your application.
☐ Any commission received from the lender will be refunded to you.

☐ A combination of fee and commission. A fee of £375 payable when we provide our report & recommendation (this covers the cost of our analysis, research & recommendation). In addition we may also receive commission from the lender.

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.

☐ No refund of our fees

5. Who regulates us?

The Chester Partnership Limited is an appointed representative of Sesame Limited, Independence House, Holly Bank Road, Huddersfield HD3 3HN 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 or by contacting the FSA on 0845 606 1234.

6. Ownership

Sesame Limited is a wholly owned subsidiary of Sesame Bankhall Group Limited, which in turn, is wholly owned by Friends Life Group 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 90% of the claim with no upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £50,000.

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

DATA PROTECTION ACT 1998 - USE OF YOUR PERSONAL INFORMATION

As you may be aware, the UK is one of the most highly regulated financial centres in the world. This is to safeguard the interests of consumers and other persons purchasing and being advised about investments, insurance and other financial products and in use of their personal data. Against this backdrop, we are required to make certain regulatory and statutory declarations to you.

If instructed by you, we collect data during our initial and other meetings with you about you and your family. We will also be collecting data about you and your family from other persons. We collect the data through note-taking and filling in of questionnaires about you and your family's circumstances.

We may make checks with credit rating agencies to authenticate and verify your identity and credit status. We also make checks with Institutions with whom you have policies of insurance and investments and with your mortgage provider. These checks are to help us with our obligations at law and generally to ensure that we provide you with advice that suits your circumstances. The scope and extent of the gathering of information from third parties depends on what type of service you are taking from us.

It has been disclosed to you that we are Appointed Representatives of Sesame Limited, the largest independent distributor of financial and other insurance products in the United Kingdom. Sesame is responsible for ensuring that the sales we make to you and advice we provide to you is compliant with the regulatory regime in the United Kingdom. All of your data will therefore be passed to Sesame for regulatory and other purposes, including monitoring that its mandated sales and advice process is being followed, if you make a complaint or Sesame is requested by the FSA to undertake a review of the sale or advice. This is a reassuring process as Sesame has one of the largest and comprehensive regulatory compliance teams that monitor and ensure utmost high standards in the finance industry.

How is your information used?

Primarily, we use your data and data about your family's circumstances to provide advice to you and complete transactions on your behalf. We analyse and assess your data to maintain and develop our relationships with you.

Depending on the instructions we receive from you, we may pass your data to other professional advisers to enable us to provide advice most suited to your circumstances. Usually, this would be referrals to local accountants, solicitors, tax advisers and sometimes to specialist advisers in the financial and insurance industry where we do not feel we have appropriate expertise. We, and any third party specialist advisers to whom we introduce you, will, of course, pass your data to Institutions if you agree to purchase or amend policies and products as part of the sales and advice process.

We pass your data to Sesame so that it can monitor the sales and advice process that we are obliged to use as its Appointed Representative. This includes money laundering checks, compliance and regulatory reporting and fraud prevention. Copies of the files we create about you may be retained by Sesame so that in future it can investigate any concerns you or appropriate authorities may have about the sales and advice we give to you. Sesame also randomly selects customers who they may contact by post or telephone to check that its Appointed Representatives have acted in the best interests of

customers. It is a quality assurance exercise that allows us and Sesame to ensure that we are treating you fairly as required by the FSA.

Sesame will retain your data according to the statutory requirements for regulatory products. For instance, if you are given specialist pension advice, the data will be retained indefinitely. If you want details of the statutory retention periods for various product types please contact us and we will obtain the latest legal position from Sesame on your behalf.

Your data is held in our and Sesame's offices in computer-based and paper-based filing systems.

Sesame may process your information in countries that are outside the European Economic Area, Sesame has taken appropriate steps to ensure the same level of protection for your personal information in other countries as in the European Economic Area.

We may introduce you to Institutions who process your information in countries that are outside the European Economic Area, which do not offer the same level of protection for your personal data. While the data protection laws in these countries are not equivalent to the EEA, Sesame has received assurances from those Institutions that they have taken appropriate steps to ensure adequate protection for your personal information and created equivalent rights as if your data was processed in the European Economic Area.

New products

We have a wide portfolio of financial and insurance products available to us as Appointed Representatives of Sesame, we believe these are some of the best and most appropriate in the marketplace. We would also like to be able to contact you so that we can further advise you of developments of new products that might be suited to you. We also might advise you of legal developments that might make it appropriate for us, or for third parties, to give you pro-active advice about the investments, insurance and other financial products of which we are aware. We stress that your information would only be used in this way to help us to provide a pro-active service to you. As we all know, time is precious and none of us want to be bombarded with information that is simply not relevant or which we do not require. Please tick below or alternatively contact us at our usual address if you do not wish your information to be used in this way.

Your right to a copy of your personal data

Under the Data Protection Act you have a right, upon payment of a fee, currently £10, to obtain a copy of the personal information that Sesame holds about you. If you believe that any information held is incorrect or incomplete, you should contact us at our usual address. Any information that is found to be incorrect or incomplete will be amended promptly.

Thank you for your time and I confirm that we are at all times committed to making sure that, as you are a customer of an Appointed Representative of Sesame, you receive the best service and products available in the marketplace.

I do not wish to receive information about the products or services of other carefully selected third parties from within the Financial Services and Insurance industry. ☐

Only tick the box above, sign below, date this notice and send it to us if you do not wish to receive details of third party products and services that may be of benefit to you financially.

Name: …… Date……..