

## keyfacts

### About our mortgage services

**Lucas Alexander Financial Solutions Limited**  
799 High Road  
Westcliff on Sea  
Essex  
SS0 9SY

#### **1. The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

#### **2. Whose mortgages do we offer?**

- We offer mortgages from the whole of the market.
- We only offer mortgages from the limited number of lenders.
- We only offer mortgages from a single lender

#### **3. Which services will we provide you with?**

- 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 you will have to pay us for this service?**

- A fee 0.5% of the loan amount advanced, minimum £295, for a standard Full Status mortgage payable in advance. We will also be paid commission from the lender.
- A fee of 1% of the loan amount in advance, minimum £495, for Self-Certification mortgages payable in advance. We will also be paid a commission from the lender.
- A fee 1% of the loan amount advanced, minimum £695, for Adverse Credit mortgages, payable in advance. We will also be paid a commission from the lender.
- A fee-only option of 1% of the loan amount advanced, minimum £1,500, payable in advanced. Any fees or commissions from the lender will be refunded to you.
- A no fee option.

You will receive a Key facts illustrations when considering a particular mortgage which will tell you about any fees relating to it.

#### 5. Refund of fees

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

- A full refund less £95 if the lender rejects or we are unable to proceed with your application.
- A full refund less £195 if the purchase falls through.

#### 6. Who regulates us?

Lucas Alexander Financial Solutions Limited is an appointed representative of Sesame Limited, Oasis Park, Stanton Harcourt Road, Eynsham, Witney, Oxon, OX29 4AE which is authorized and regulated by the Financial Services Authority. Sesame Limited's FSA Register number is 150427.

Sesame Limited's permitted business is advising on and arranging mortgages.

You can check this on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

#### 7. What to do if you have a complaint?

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

If you wish to register a complaint, please contact us:

...**In Writing** write to The Disputes Department, Sesame Limited, Independence House, Holly Bank Road, Huddersfield, HD3 3HN

...**by phone** Telephone 01484 422224

#### 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.

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.