



The Chester Partnership Limited
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. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Investment

- We offer products from the whole market.
- We can only offer products from a limited number of companies.
Ask us for a list of the companies and products we offer.
- We can only offer products from a single group of companies.
Ask us for a list of the companies and products we offer.

Insurance

- We offer products from a range of insurers for term assurance, critical illness, income protection and private medical insurance.
- We can only offer products from a limited number of insurers.
Ask us for a list of the insurers we offer these insurances from.
- We can only offer products from a single insurer, St. Andrews (arranged through Payment Shield) for accident, sickness & unemployment cover and buildings & contents.

Mortgages

- We offer mortgages from the whole market.
- We can only offer mortgages from a limited number of lenders.
Ask us for a list of the lenders we offer mortgages from.
- We can only offer a limited range of mortgages from a single lender.

3. Which service will we provide you with?

Investment

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.

We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:

Conduct a full assessment of your needs; or

Offer advice on whether a non-stakeholder product may be more suitable

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, accident, sickness & unemployment, 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.

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

Investment

Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.

We will tell you how we get paid, and the amount, before we carry out any business for you.

Insurance

No fee, as our advice for term assurance, critical illness, income protection, private medical insurance, accident, sickness & unemployment, buildings and contents will be paid for by commission received from the provider recommended.

A fee is payable for our advice for term assurance, critical illness, income protection and private medical insurance. This includes the financial planning analysis, research, recommendation and administration services that we provide. This is normally payable on completion of the work we complete and is based on the time we spend working on your instruction. Where a fee is agreed, our hourly rate is typically £110.

Any commission received from the provider we recommend will be refunded to you, or used to offset the fee.

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

Mortgages

No fee, as our advice will be paid for by commission received from the lender recommended.

An initial Administration Fee of £75 is payable when you apply for a mortgage; and

A Completion Fee is payable for the advice, which includes the research, recommendation and further administration services that we provide. This is normally payable on completion of the mortgage and is based on the time we spend working on your mortgage. Typically our Completion Fee will be £425.

Any commission received from the lender recommended will be refunded to you, or used to offset the Completion Fee.

A combination of both commission and fees.
This will normally include an initial Administration Fee of £75 when you apply for a mortgage and the commission received from the lender recommended.

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 (mortgages only)

No refund. If we charge you a fee, and your mortgage does not go ahead, we will retain the Initial Administration Fee.

The Completion Fee is not normally charged until your mortgage completes.

A full refund.

5. Who regulates us?

The Chester Partnership 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 life assurance, pensions, investments, mortgages and general insurance business.

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. 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 01484 422 224.

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

7. 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.

Investment

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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.