
Yino Service Ltd

Financial Services Disclosure

Our identity

We are Yino Service Ltd, trading as [®]MediPromise and [®]LifePromise. Our company registration number is 11708234. Our registered office address is 27 Old Gloucester Street, London WC1N 3AX.

We are regulated

We are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 833494. Our information is included in the Financial Services Register. You can check it by visiting <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768 or 0300 500 8082. Some of the products and services we offer are not regulated by the Financial Conduct Authority.

Our scope of service

Non-investment Insurance Products

We provide non-investment insurance distribution service to retail and commercial customer. We don't have holding in any insurance undertaking and no insurance undertaking or its parent undertaking has holding in us. We only represent customer in our insurance distribution activities.

Insurance products we offer include: private medical insurance, life insurance, critical illness insurance, income protection insurance, home insurance and travel insurance.

We offer a fair and personal analysis of the market of private medical insurance, life insurance, critical illness insurance and income protection insurance. We will advise and make a personal recommendation for you after we have assessed your needs.

We provide non-advised sale of home insurance and travel insurance. You will not receive advice or a recommendation from us. We will ask some questions to narrow down the selection of products that meet your demands and needs and provide you with details. You will then need to make your own choice about how to proceed

Mortgage Products

We offer the following types of mortgage: First Charge Mortgages, Second Charge Mortgages, Consumer Buy to Let Mortgages and Business Buy to Let mortgages. We offer mortgages from a comprehensive range across the market.

If you are borrowing more money you should be aware that other forms of finance may be available such as a further advance from your existing lender, a second charge mortgage or an unsecured loan.

We will advise and make a recommendation for you after we have assessed your needs.

Our fees & How we are paid

Insurance

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. In return for placing business with insurance providers, we receive a commission from them. When we sell you a policy the insurer pays us a commission from the total premium that you are charged with. You are entitled, at any time, to request information regarding remuneration we may have received as a result of placing your insurance business.

Please be assured that at no time will the way in which we are remunerated conflict with our responsibilities to meet your needs and treat you fairly. Your best interests is always at the first place.

Mortgage

A fee of £250 is payable at the beginning, and is refundable on mortgage completion. We will be paid commission from the lender on completion.

You will receive an illustration when considering a particular mortgage, which will tell you about any fees relating to it and the actual amount of commission we will be paid.

You have the right to request an illustration for any regulated mortgage product which we can offer. You also have the right to ask us for the commission paid by the different lenders available to us.

What if You have a complaint

If You wish to register a complaint about our service, please write to our complaints officer

Ying Shi

Email: ying.shi@yino.co.uk

Address: Yino Service Ltd, 85 Great Portland Street, London, W1W 7LT

If You cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, for an independent assessment and opinion. The FOS Consumer Helpline is 0800 023 4567 and their website is <https://www.financial-ombudsman.org.uk>; or you can contact them by writing to Financial Ombudsman Service, Exchange Tower, London E14 9SR.

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 advising and arranging is covered for 90% of the claim, without any upper limit. Mortgage advising and arranging is covered for 100% of £85,000. Consumer Buy to Let Mortgages and Business Buy to Let Mortgages are not covered by the FSCS. Further information about compensation scheme arrangements is available from the FSCS.