



## Our client agreement, and our services & costs

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### INTRODUCTION

This agreement sets out the terms under which our services are to be provided, including details of our specific services and how we charge for those services. This agreement sets out our respective obligations and also outlines what our services are likely to cost and how you can pay us. We are a financial planning business, focussed on helping you understand and plan for your financial future. Full details of what is included in each of our services are provided in our 'Becoming a Client' brochure, which has been provided to you. The 'Useful Information About our Services' section includes details of the protections available to you under UK financial services regulation. It is important that you read this document fully. If you have a question or there is something you don't understand about any aspect of our services or costs, please ask us to explain it or contact us via the information provided above.

### OUR SERVICES

Homecroft Wealth is able to act on your behalf in advising you on investments, non-investment insurance contracts and mortgages. We offer the following products and services:

**Investments and Financial Planning** - we will endeavour to fully understand your personal circumstances, agree your goals and create a plan for your finances to help you achieve them. We provide an independent advice service based upon a comprehensive and fair analysis of the whole market.

**Retirement Planning** - knowing how much to save each year for your retirement and the best choice of savings vehicle can be a complex decision. With the right advice you are more likely to achieve the level of pension fund needed to generate an income which will be sufficient to meet your outgoings in retirement. Retirement planning is also provided to help you understand your options and can be invaluable in securing the benefits needed to align with your personal needs. We provide an independent advice service based upon a comprehensive and fair analysis of the whole market.

**Protection Planning** - advice on protecting yourself, your family or your business in case of the unforeseen. Protection planning can provide peace of mind by providing an income or lump sum when there is an unexpected event.

**Mortgages** - we advise on mortgages from the 'whole of market' for purchase or remortgage. We will provide you with a separate 'Key Facts about our services' document detailing the services we offer and the costs of those services. We do not provide advice on debt consolidation. Certain lenders may offer products directly to the public, rather than via an intermediary firm, with more favourable terms. Accordingly, our recommendation to you will be based on the most suitable mortgage product incorporated within the range available to intermediary firms. If there is a particular mortgage product that you are aware of which is available directly from a lender that you wish us to review and comment on, we are happy to do so. We may charge you a fee for providing advice in relation to this but would agree this with you at the time.

We offer you an initial discussion (without charge), at which we will describe our services more fully and explain the payment options. Our charges will only commence once we have agreed our services and charges with you. We will give you a copy of this document which will set out the services we have agreed to provide and confirm how much this will cost.

We offer both initial and ongoing services. Any products we have arranged for you will only be kept under review as part of an agreed ongoing service for which you agree to pay. Our ongoing services are optional, however where you agree to purchase an ongoing service, unless otherwise agreed, the ongoing service will be provided as a follow up to the initial advice.

## FINANCIAL PRODUCTS

We may also, on occasion, advise on other financial products which are not regulated by the FCA under the Financial Services and Markets Act 2000. The Financial Services Compensation Scheme does not apply to any of these products, including non-mainstream pooled investments (NMPI) such as unregulated collective investment schemes (UCIS). Accordingly, you should carefully consider whether such investments are suitable for you in light of your circumstances and the financial resources available to you.

Under the terms of this agreement, we may, if appropriate, advise you on investments which are not readily realisable. We would draw your attention to the risks associated with these investments as there is a restricted market for them. In some circumstances it may therefore not be possible to deal in the investment or obtain reliable information about its value.

Please be aware that investments can fall as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance. Specific warnings relevant to the investments, investment strategies or other products we recommend will be confirmed to you in your suitability report.

## 1. OUR OBLIGATIONS

### Our Recommendations

Before providing advice, we will assess your needs, consider your financial objectives and assess your attitude to any risks that may be involved. If you don't want to discuss a particular area of financial planning and that area should not form part of the advice given, we can exclude it, if you instruct us to do so. This might of course have a bearing on the advice that might have been given.

Before making any recommendations, we will carry out a suitability assessment so that we are able to act in your best interests.

We will confirm any recommendations we make in writing (our suitability report) along with details of any special risks that may be associated with the products or investment strategies we've recommended.

Full details of the products we recommend to you including for example, the minimum duration of the product, information on your right to cancel or whether no right to cancel exists, and any other termination rights and penalties will be covered in the relevant disclosure information you will receive before conclusion of any contract.

Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we will carry out this review at least annually. To do this we will need to make contact with you to assess whether the information we hold about you remains accurate and up to date. We will issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations.

Please be aware that investments can fall, as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance.

Specific warnings relevant to the investments, investment strategies or other products we arrange are provided in the relevant product literature provided.

### Financial Crime

We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime.

We will verify your identity before undertaking any business with you. To do this we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning. The check may leave a 'footprint' on your credit file but it will not affect your credit rating.

### Best Execution

Where we send investment applications on your behalf to third parties (e.g. to put an investment into force), we will take all sufficient steps to ensure that we obtain the best possible result for you. This is referred to as 'best execution'. We have a best execution policy. If you want to see a copy of it please ask us.

## Conflicts of Interest

Although we will always try to act in your best interests there may be situations where we or one of our other clients has some form of interest in the business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your own interests, we will write to you and ask for your consent to proceed before we carry out any business for you. We will also let you know the steps we will take to make sure you are treated fairly.

We have a conflicts of interest policy. If you want to see a copy of it, please ask us.

## Communicating with you

We may communicate with you by telephone, text, skype, post, e-mail or in person. In certain circumstances, we may ask you to confirm any instructions in writing prior to implementation as this helps to avoid any future misunderstandings. All our communications with you will be in English.

To ensure we carry out your instructions accurately, to help us to continually improve our service and in the interest of security, we will record and may monitor your communications with us.

## Recording Telephone Calls

To ensure we carry out your instructions accurately, to help us to continually improve our service and in the interests of security, we may record and monitor your telephone communications or conversations with us. Copies of our telephone recordings will be available on request, for a period of 5 years after the recording was made.

## Client Classification

Unless we notify you in writing to the contrary, we will be treating you as a 'retail client' for investment business. This means that you are afforded the highest level of protection under the UK's regulatory system.

## 2. YOUR OBLIGATIONS

This section sets out your obligations in agreeing to receive our services.

### Providing Information about your Circumstances

Our advice will be based on the information that you give so it's important that you provide us with accurate and up to date information when we request details about your circumstances and objectives. This will allow us to provide you with suitable advice. If the information you provide is inaccurate or if you limit the information provided this could affect the suitability of the advice we give.

### Providing Information to your Insurer

Your insurance / protection cover is based upon the information you provide to the insurance company. Where you are buying insurance as an individual, this means that you must take 'reasonable care' to answer all questions asked by the insurer fully and accurately. For general insurance policies such as buildings and contents insurance, once cover has been arranged, you must immediately notify the insurers or us of any changes to the information that you have already provided. Failure to provide accurate and up to date information may invalidate your insurance cover and mean that a claim may not be paid.

### Payment for Services

By signing this agreement, you are agreeing to pay the charges for our services as set out in section 7 (Services agreed). Your selected payment method is also confirmed in section 7.

Our initial charges are payable once we've completed our agreed work and are normally settled at our final advice meeting. We may also request payments in advance, by agreement.

In some limited circumstances (for protection planning business only) we may receive a commission payment from a product provider. Typically, the commission payment will be offset against the charges you owe us for our services. If the commission payment relates to a regular contribution policy and you stop paying premiums on that policy, we may be obliged to refund the commission received back to the policy provider. In such cases, we reserve the right to request the full payment of any outstanding balance of charges for our services.

Any products we have arranged for you will only be kept under review as part of an ongoing service for which we have agreed to pay. Our ongoing services are optional, but if you agree to purchase an ongoing service, unless otherwise agreed, the ongoing service will be provided as a follow up to the initial service.

Our charges for **ongoing** services will start immediately and are payable on a monthly basis as 1/12<sup>th</sup> of the agreed annual percentage whether taken as funds under management or a fixed fee. Where our charges are based on a % of your investments, the amount of our **ongoing** charges may increase as the size of your fund grows.

**Ongoing** services can be cancelled at any time by informing us in writing (see section 4 – Cancellation and amendments) but please note that we do reserve the right to charge you for services we have provided before cancellation.

In some circumstances we may receive ongoing payments (commission) from product providers relating to existing investments you hold. Such payments may be taken into account when determining the charges for ongoing services. We will discuss and agree this with you where relevant.

### Legal and Accounting Advice

Neither Homecroft Wealth, nor its employees are qualified to render legal or accounting advice or to prepare any legal or accounting documents. It is hereby understood and agreed that the onus is on you the client to refer to a solicitor or accountant any point of law or accountancy that may arise during the course of discussions with us.

## 3. OUR ADVICE

We offer **independent** investment advice. This means that we consider a wide range of financial strategies and products. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients. Where we recommend particular investment strategies and products to you, these will be selected based on your personal circumstances, financial goals and objectives. We will consider a number of factors, including the services you need, the cost of investing, how much risk you are prepared to accept in an investment product and how much of a drop in its value you could withstand.

The areas we can advise on include:

- Life assurance
- Investment bonds
- Pensions
- Annuities
- Phased retirement & income drawdown
- Mortgages
- Term assurance
- Critical illness cover
- Income protection
- Unit trusts
- Open ended investment companies
- ISAs
- Structured deposits
- Investment trusts
- Exchange traded funds
- Enterprise investment schemes
- Venture capital trusts
- Structured products

We do not provide advice in relation to individual share holdings. If this is something you need assistance with, you will need to contact a stockbroker.

We do not provide advice on options, futures and other derivative contracts as we believe that these are unlikely to be suitable for our clients.

### For Protection Advice

Where we provide protection planning services we are an insurance intermediary and will provide advice which is based on a fair and personal analysis of the market.

## 4. CANCELLATION AND AMMENDMENTS

### Termination

Either you or Homecroft Wealth, may terminate this agreement and our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms of business unless otherwise agreed in writing. You will be liable to pay for any services we have provided prior to termination and any fees outstanding, if applicable.

Ongoing services can be cancelled at any time by simply informing us in writing but please note that we reserve the right to charge you for services provided prior to cancellation.

## Amendments

From time to time it may be necessary to amend the terms set out in this agreement, but it may not necessary to issue a new agreement unless there is a material change.

## Product Cancellation Rights

Full details of any financial products we recommend to you including, for example, the minimum duration of the product, information on your right to cancel or whether no right to cancel exists, and any other early termination rights and penalties, will be covered in the relevant product disclosure information you will receive.

In most cases you can exercise a right to cancel by withdrawing from the contract. In general terms you will normally have a 30-day cancellation period for a life, pure protection, payment protection or pension policy and a 14-day cancellation period for all other policies.

Please note that there is **no right** to cancel a mortgage contract once the mortgage transaction has been concluded.

If you cancel a single premium contract, you may be required to pay for any loss you might reasonably incur in cancelling it, which is caused by market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

## 5. OUR CHARGES

The way we are paid for our services may depend on the type of advice given. Typically, this will be:

- **Investment business:** fees agreed and paid by you.
- **Insurance business:** fees agreed and paid by you or commission payable by the insurance provider, which is a percentage of the total annual premium.

More details on these options and how they are paid is found in the following sections on initial and ongoing charges.

Our charges fall into the following categories:

- a) **Initial charges:** these are the upfront costs of our services. We offer several types of initial service depending on your needs.
- b) **Ongoing charges:** once your financial plan is in place it is important to keep it under review so it can be adapted, where necessary, as your circumstances change. Our ongoing services are designed to do this.

Our actual charges and fees (in pounds and pence) will be agreed with you before we do any work and we will explain your payment options too. We will also let you know where any fees are subject to VAT.

Initial Service	Initial Charges
Initial meeting which typically lasts 1-2 hours to understand your needs and objectives.  Writing off and obtaining information on your existing investments.	No charge is made for your initial consultation or for undertaking preliminary enquiries
Financial review with an agreement to becoming an ongoing <b>Lifelong</b> client and receiving regular reviews. Establishing your attitude to and understanding of risks. Reviewing your current plans, investments and assets. Undertaking research to identify appropriate plans and solutions. Assessing the impact of key events on your plans (cash flow modelling), where appropriate. A face to face meeting to discuss our recommendations. Assistance with completion of relevant	2.00% on all investments up to £300,000 Subject to a minimum fee of £2,500 1% on tranche of investment between £300,001 - £500,000 0.5% on tranche of investment between £500,001 - £750,000 0.25% on tranche of investment between £750,001 and above  <b>For example:</b>  If you were to invest £150,000 our charge would be £3,000 If you were to invest £500,000 our charge would be £8,000 if you were to invest £750,000 our charge would be £9,250 If you were to invest £1,000,000 our charge would be £9,875 If you were to invest £1,500,000 our charge would be £11,125 If you were to invest £2,000,000 our charge would be £12,375

<p>applications. Submission or data entry to provider. Processing payments / investments. Liaising with providers to check progress. Providing on line access where possible. Checking contract notes and documentation.</p>	<p>We may agree an initial fixed fee based upon the above tiering.</p>
<p>Financial planning review with an agreement to becoming a <b>Classic client OR</b> one off <b>transactional</b> advice i.e. where you are not subscribing to an ongoing service. Establishing your attitude to and understanding of risks. Reviewing your current plans, investments and assets. Undertaking research to identify appropriate plans and solutions. A face to face meeting to discuss our recommendations. Assistance with completion of relevant applications. Submission or data entry to provider. Processing payments / investments. Liaising with providers to check progress. Checking contract notes and documentation.</p>	<p>2.00% on tranche of investment up to £500,000  1% on tranche of investment over £500,001  <b>For example:</b>  If you were to invest £100,000 our charge would be £2,000  If you were to invest £150,000 our charge would be £3,000  If you were to invest £500,000 our charge would be £10,000</p>
<p><b>Mortgage</b> advice. Understand your needs and financial position. Carry out research. Meeting to discuss needs and make recommendations. Submit application forms to the lender and chase progress. Check mortgage offer meets recommendation.</p>	<p>Free discussion and initial research.  Minimum up front charge of £395 payable by fee if the case proceeds to application. A procurement fee will also be received by the lender and this sum will be disclosed to you.</p>
<p><b>Protection</b> advice. Reviewing any current plans, shortfalls and needs. Undertaking research to identify appropriate protection plans and solutions. Assistance with completion of relevant applications. Submission for underwriting and management of the process. Advice on suitable trust documentation if applicable. Ensuring policy documentation is correct and issue of documents.</p>	<p>Free discussion and initial research.  Payable by fee, commission or a combination of these and subject to a minimum fee of £1,000. Any commission can be used to offset this fee. If you wish us to work on a fee basis, this will be at our usual hourly rate detailed below. Where we are paid by commission, we will tell you the amount.</p>

Ongoing Service	Ongoing Charges
<p><b>Lifelong service</b> includes twice yearly review and rebalance of investment portfolios, including an annual face to face review where we review your personal circumstances, attitude to risk, financial goals and objectives. A review of your investments. Effect any agreed changes or rebalancing funds. Access to the Lifelong Investment Platform Full access to our client team for any ad-hoc queries.</p>	<p>1.00% per annum on monies managed up to £200,000 Subject to a minimum fee of £2,000  0.75% per annum on monies managed over £200,000 and up to £1,500,000  0.5% per annum for tranche of monies managed over £1,500,001 and up to £2,000,000  0.25% per annum for tranche of monies managed over £2,000,001 and up to £2,500,000  0.15% per annum for tranche of monies managed over £2,500,001</p> <p><b>For example:</b></p> <p>If you have £200,000 invested our charge would be £2,000 per annum (1%)  If you have £500,000 invested our charge would be £3,750 per annum (0.75%)  If you have £1,000,000 invested our charge would be £7,500 annum (0.75%)  If you have £1,500,000 invested our charge would be £11,250 per annum (0.75%)  If you have £2,000,000 invested our charge would be £13,750 per annum (0.69%)  If you have £2,500,000 invested our charge would be £15,000 per annum (0.6%)  If you have £3,000,000 invested our charge would be £15,750per annum (0.52%)  If you have £4,000,000 invested our charge would be £17,250 per annum (0.41%)</p>
<p><b>Classic service</b> includes a one yearly review of your investments, circumstances and a rebalance if appropriate.</p>	<p>0.7% per annum of monies managed subject to a minimum fee of £1,000</p> <p><b>For example:</b></p> <p>If you were to invest £100,000 our charge would be £1,000 (1%)  If you were to invest £150,000 our charge would be £1.050 (0.7%)</p>

Our ongoing services are optional. If you agree to purchase an ongoing service, unless otherwise agreed, the service will be provided as a follow up to the initial service.

The amount of our annual ongoing charges may **increase** or **decrease** as the size of your fund grows or reduces.

In some circumstances we may currently receive ongoing payments (commission) from product providers relating to existing investments you hold. Any such payments may be taken into account when determining the charges for ongoing services. We will discuss and agree this with you where relevant.

Any ongoing services will be agreed with you and confirmed in this Client Agreement.

## Our service options and the costs

We recognise that all clients do not have the same requirements and so we offer two alternative service options; you choose the option that is right for you.

	Service Options	
	LifeLong	Classic
Initial Meeting	No cost	No cost
Create Bespoke LifeLong Plan	✓ Within ongoing service charge	X
Advising/Research Existing Contracts/Funds	✓ Within ongoing service charge	X
Six Monthly Review	✓ Within ongoing service charge	X
Annual Review	✓ Within ongoing service charge	✓ Within ongoing service charge
Access LifeLong Investment Platform	✓ Within ongoing service charge	X
Rebalancing of Portfolio (six monthly)	✓ Within ongoing service charge	X
Construction of New Portfolio	✓ Within ongoing service charge	X
Unlimited Telephone and Email Access	✓ Within ongoing service charge	Limited access
Working with your Professional Advisers	✓ Within ongoing service charge	X
IHT and Estate Planning Service	✓ Within ongoing service charge	X
Retirement Counselling/Options Meeting	✓ Within ongoing service charge	X
Mortgage Service	✓ Within ongoing service charge	X

### Other Charges:

Depending on the services we provide, there may be costs and charges (including taxes), not charged by us, but related to the financial products we arrange for you. These charges may be one-off charges (payable up front) or charges payable on an ongoing basis. For example:

- **Service costs:** If your investments are held on a platform (an online investment administration service), the platform provider will make a charge for administering your investments.
- **Investment costs:** These are the costs relating to the manufacturing and managing of your investments – for example, fees charged by the investment fund manager, costs relating to investment transactions.

- If commercial property is held within your pension investments, there will be specific charges which we will disclose to you in relation to the property transactions.
- We will always disclose any third-party costs as part of making our recommendations.

### **Aggregated Costs and Charges**

Before we provide you with our advice we will add together all the costs and charges payable so that you are able to understand the overall costs of our services and recommendations. This is referred to as aggregated costs and charges information.

## **6. USEFUL INFORMATION ABOUT OUR SERVICES**

### **Who authorises us to advise you?**

We are authorised and regulated by the Financial Conduct Authority (FCA), 25 The North Colonnade, Canary Wharf, London, E14 5HS. [www.fca.org.uk](http://www.fca.org.uk). Our firm reference number is 462646. Our permitted business is advising on and arranging pensions, savings and investment products, non-investment protection contracts and mortgages.

You can check our details on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

### **What if things go wrong?**

If you are unhappy with our advice or any aspect of our services, we encourage you to contact us as soon as possible. We will do our best to resolve your concerns. We have a complaints procedure and we can provide further details on request. If you wish to register a complaint, please contact us:

**Writing:** Compliance Officer, Homecroft Wealth, 58 Station Road West, Oxted, Surrey RH8 9EU

**Phone:** +44 (0)1883 338467

**E-mail:** [info@hcwealth.co.uk](mailto:info@hcwealth.co.uk)

Please be assured we treat complaints seriously. If you are not happy with our response, the Financial Ombudsman Service ('FOS') may be able to help. The FOS settles disputes between financial services businesses and their clients. Full details are available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If your complaint relates to products or services you have bought from us online, or by other electronic means such as by email, you may refer your complaint to the online dispute resolution (ODR) platform at <http://ec.europa.eu/odr>.

### **Additional peace of mind**

The Financial Services Compensation Scheme (FSCS) is the UK's statutory compensation fund for customers of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business. You may be able to claim compensation from the FSCS if we can't meet our obligations. The amount of compensation available will depend on the type of business and the circumstances of the claim. We can provide more specific information on request, but as a guide:

#### **Investments:**

Eligible claims for most types of investment business are covered for up to a maximum of £50,000.

#### **Insurance:**

In the majority of cases, eligible claims about the advising and arranging of protection products are covered for 90% of the claim, without any upper limit.

#### **Mortgages:**

Advising and arranging is covered up to a maximum limit of £50,000.

## Deposit Limits:

- £85,000 per person per firm (100% of £85,000) from 30 January 2017.
- There is a £1 million temporary protection limit for temporarily high balances held on deposit i.e. for 6 months from the date the monies are transferred to the account.
- For joint accounts, each account holder would be eligible for compensation up to the maximum limit.
- Where banks are within the same group it is likely that cover will be limited to one claim across all accounts. Other banks are grouped as conglomerates and remain independent of each other and therefore claims should be eligible against each individual bank.
- Deposits within trusts: trustees may claim on behalf of the trust beneficiaries. Each beneficiary would be eligible for compensation up to the maximum limit. For a discretionary trust, the FSCS would request details of eligible individuals based on the classes of beneficiary listed on the trust.
- Deposits within SIPPs: the trustees may claim on behalf of the member for any funds held on deposit.
- Deposits on a platform: the FSCS will 'look through' the platform which means a direct claim may be made in respect of funds on deposit.

Further information about what the FSCS cover can be found via: [www.fscs.org.uk/what-we-cover](http://www.fscs.org.uk/what-we-cover).

## Benefits we may receive

Under the rules of our regulator, the FCA, as a firm providing independent advice we are unable to accept or retain payments or benefits from other firms (e.g. product providers) as this would conflict with our independent status.

From time to time we may attend training events funded and /or delivered by product providers, fund managers and investment platforms. These events are designed to enhance our knowledge and enhance the quality of service we provide to our clients. As such this doesn't affect our obligation to act in your best interests. Please ask us if you want further details.

## Client Money

Homecroft Wealth is not permitted to handle client money and we cannot accept a cheque made out to us (unless it is in respect of an item for which we have sent you an invoice), or handle cash.

## Documentation

We will endeavour to make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. All policy documents will be forwarded to you as soon as practicable after we receive them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you.

## Jurisdiction

This agreement is governed by and should be interpreted in accordance with English law and you agree to submit to the non-exclusive jurisdiction of the English Courts.

## Anti-Money Laundering

We are required by the anti-money laundering regulations to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf and to ensure that the information we hold is up-to-date. For this purpose, we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

## 7. SERVICES AGREED AND DECLARATION

- Your agreement (client copy)
- Your agreement (adviser copy)
- Date protection

# Your Agreement (client copy)

This is our standard Client Agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. Please sign both copies of this agreement, and return one copy to us. If you do not understand any point please ask for further information.

I authorise the transfer of information, on a confidential basis when warranted between any such third parties. I acknowledge that this agreement will come into effect from the date of issue.

**I also confirm that I AM HAPPY/NOT HAPPY to give Homecroft Wealth my express consent to contact me by any means of communication, to discuss advising on or arranging financial or insurance products or arranging a mortgage in the future.**

Initial service	Tick to confirm	Details of agreed charges for initial service	
Financial advice with a view to you becoming an ongoing client and subscribing to Homecroft Wealth <b>Lifelong</b>			
<b>Classic or Transactional</b> advice/project work, where you are not subscribing to an ongoing service			
other – specify details of work:			
Advice relating to mortgage advice and/or insurance contacts and/or non-investment protection (delete as appropriate)		pay by lender/ commission	y /n
		agreed fee	£
Ongoing service	Tick to confirm	Details of agreed charges for ongoing service	
<b>Lifelong</b> (fee based upon a percentage of the value of the portfolio)			
<b>Classic</b> (fee based upon a percentage of the value of the portfolio)			

**INITIAL FEE TO BE PAID BY CHEQUE/DEDUCTION FROM PRODUCT (delete as appropriate)**

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date: \_\_\_\_\_

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date: \_\_\_\_\_

Adviser signature: \_\_\_\_\_ Date: \_\_\_\_\_



# Your Agreement (adviser copy)

This is our standard Client Agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. Please sign both copies of this agreement, and return one copy to us. If you do not understand any point please ask for further information.

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Initial service	Tick to confirm	Details of agreed charges for initial service	
Financial advice with a view to you becoming an ongoing client and subscribing to Homecroft Wealth <b>Lifelong</b>			
<b>Classic or Transactional</b> advice/project work, where you are not subscribing to an ongoing service			
other – specify details of work:			
Advice relating to mortgage advice and/or insurance contacts and/or non-investment protection (delete as appropriate)		pay by lender/ commission	y /n
		agreed fee	£
Ongoing service	Tick to confirm	Details of agreed charges for ongoing service	
<b>Lifetime service</b> (fee based upon a percentage of the value of the portfolio)			
<b>Classic</b> (fee based upon a percentage of the value of the portfolio)			

**INITIAL FEE TO BE PAID BY CHEQUE/DEDUCTION FROM PRODUCT (delete as appropriate)**

**Client name:** \_\_\_\_\_

**Client signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Client name:** \_\_\_\_\_

**Client signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Adviser signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_



**APPENDIX A – PROTECTING YOUR PERSONAL INFORMATION**

- To provide our services properly we will need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.
- Processing of your personal data is necessary for the performance of our contract for services with you. Generally, this is the lawful basis on which we intend to rely for the processing of your data. (Please see the reference to special categories of data below). Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you.
- We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service we will need to pass certain personal details to the product or service provider.
- We may engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/ email /letter etc.).
- The organisations to whom we may pass your details also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.
- We will issue you with our Privacy Notice. This is a separate document which provides more information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.
- As part of this agreement we will ask you to consent to the transfer of personal information in accordance with the protections outlined above.
- **Special categories of personal data:** there are certain categories of personal data that are sensitive by nature. The categories include: data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data we will only gather this with your explicit consent.
- If you are concerned about any aspect of our privacy arrangements, please speak to us.

**CONSENT – SENSITIVE PERSONAL DATA**

The primary basis on which we intend to process your personal data is for the performance of our contract with you. In the case where we need to process special category (sensitive) data as described above we require your consent by indicating your agreement to the following statement:

**I consent to the processing of sensitive personal data as far as it is necessary for the services I require from Homecroft Wealth:**

<b>Client name(s):</b>		
<b>Client signature(s):</b>		
<b>Date:</b>		

Please note that you may withdraw this consent at any time by notifying us at our main business address.

We may also engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. If you wish to know the names of these third parties, please contact us for further information.