

TERMS AND CONDITIONS OF BUSINESS

1. We offer independent financial advice, but occasions can arise where we, or one of our other customers, will have some form of interest in business that we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interest, we will inform you in writing and obtain your consent before we carry out your instructions.

2. If we arrange for you to take out a life policy we will not normally charge you a fee for our services because we will receive commission from the life office.

We reserve the right to charge you a fee, without the need for a separate Fee Agreement, if you subsequently cease to pay premiums on the policy we arrange for you. This could apply for a period of up to four years and will reduce pro rata in line with the commission we are obliged to return to the Product Provider. The maximum amount of the fee will be no more than the amount of commission disclosed in the illustration.

3. We prefer instructions to be given to us in writing to avoid any possible disputes. If any instructions are given orally then they should be confirmed in writing. We may refuse, at our discretion, to accept certain instructions, although such discretion will not be exercised unreasonably.

4. We keep records of all your transactions for at least six years. You, or your appointed agent, have the right to inspect the records at a mutually convenient time. As we treat all our clients' records as confidential, we reserve the right to give you copies of your records where, in certain circumstances, to release the original would compromise other clients' confidentiality.

5. Where applicable, cheques should be made payable to Product Providers only and should not be made payable to ourselves or any individual engaged by us. We do not accept cash. This does not apply to settlements of invoices for agreed fees.

6. You, or we, may terminate our authority to act on your behalf under these terms of business at any time, without penalty. Notice of this termination must be given in writing and will take effect immediately upon receipt of the notice. Termination will not prejudice the completion of transactions already initiated on your behalf or any rights or obligations already arising.

7. These terms of business exclude any rights which may be conferred upon third parties by the Contracts (Third Party Rights) Act 1999.

8. In order to advise you properly, we must obtain certain information from you about your financial and personal circumstances, to assess your suitability for particular products and services.

9. Our clients value the service we provide and often recommend us to others. In the unlikely event that you are not satisfied and wish to register a complaint, please contact us either:

In writing to: First Financial Intermediaries Ltd
Compliance Department,
Compass House, Pynnales Close, Stanmore, Middlesex, HA7 4AF
By telephone: 0208 416 0111

Our written complaints procedure is available upon request. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information about the FOS is available from their website www.financial-ombudsman.org.uk.

We are covered by the Financial Services Compensation Scheme (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

For firms declared in default on or after 3rd July 2015

Protection is at 100% where claims;

- a. arise in respect of a liability subject to compulsory insurance; or
- b. arise in respect of a liability subject to professional indemnity insurance; or
- c. arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity.

Protection is at 90% where claims arise under any other types of policy with no upper limit.

Mortgages

For claims against firms in default from 1st January 2010. Mortgage advising and arranging is covered for 100% of the first £50,000 so the maximum compensation is £50,000 per person per firm.

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

Visit www.fscs.org.uk or 0800 678 1100

Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data. We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the commission or alleged commission of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union. If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact: The Data Protection Officer at Info4 Limited at the address stated above or on 01189 328999.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

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. **If you do not understand any point please ask for further information.**

This Client Agreement will come into effect from the date of my/our signature/s below.
I/we acknowledge receipt of this Client Agreement and the Services and Costs document provided separately.

Signed : Dated

Signed : Dated

Signed for and on behalf of First Financial Intermediaries Ltd

.....Name.....Dated.....

v. 03/16