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This document forms part of our agreement with you. For your own benefit and protection you should read About Our Services and Fees carefully before signing our Client Agreement. If you do not understand any point, please ask for further information.

1. Whose products do we offer?

Investment

- ☐ **Independent advice** – We give advice in relation to investment products based upon research of a sufficiently diverse range of products available within the market.
- ☒ **Restricted advice** – We give advice in relation to investment products based upon research of a range of products available in the market, but we do not consider all providers or products in the market. I have excluded some types of investment rarely used within my client base. Full details can be provided upon request.
- ☐ **Non-advised service** - You will not receive a personal 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.

Insurance

We are insurance intermediaries and we act for you, the customer.

- ☐ We give advice in relation to contracts of insurance on the basis of an unlimited analysis of the market.
- ☒ We give advice in relation to contracts of insurance (Life Assurance, Critical Illness Cover and Income Protection) from a limited number of insurers. We will provide the list of the insurers we offer insurance from upon request.
- ☒ We give advice in relation to contracts of general insurance (buildings & contents) from a single insurer who is Paymentsshield.

Home Finance Products

- ☒ We give advice in regulated mortgage contracts from the whole market.
- ☐ We give advice in regulated mortgage contracts from a limited number of companies. A list of lenders we do not use is available upon request.
- ☐ We give advice in regulated mortgage contracts from a single lender.
- ☒ We give advice in consumer buy to let mortgage contracts.
- ☒ We give advice in business buy to let mortgage contracts.
- ☒ We do not give advice in deals that you can only obtain by going direct to a lender.

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

Investment

1. You will pay for our services on the basis of the work undertaken for you. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.
2. Please note that depending on the type of product, there may be other costs or taxes that are not paid through us or imposed by us.

Non-advised services

3. We do not have a set cost or charge in relation to non-advised services. The amount you will pay will be dependent upon the type of transaction and value of the transaction that you engage us to implement. We can be paid in the form of a fee payable by you or by commission paid by the product provider. If you choose for us to be paid by commission, this does not mean you are not paying us, as the commission paid will be reflected in the charges that the provider makes against your transaction.
4. We will discuss your payment options with you and answer any questions you have. If we are to be paid by commission, we will tell you the amount we will receive. If we are to be paid for implementing a transaction by a fee payable by you, we will not complete any business until we have agreed with you how much this will be and how we are to be paid.

Advised services

5. You will pay for our services on the basis of the work undertaken for you. Generally this will relate to the advising on and arranging of financial products on your behalf.
6. We will discuss your payment options with you and answer any questions you have. We will tell you the specific amount payable before we carry out any chargeable work for you.

The cost of our services

7. Our standard charges are broken down as follows:

Service	Adviser Charge	Note
Initial meeting to explain what it is we do and to obtain information about you that will allow us to show if we can help you and indeed that you want our help.	No charge	At the end of the meeting, we will agree how you wish to continue.
Personal Recommendation Service <ul style="list-style-type: none">• Financial health check,• Identification of shortfalls in your financial planning,• Signposting you to appropriate sources of further information and support.• Agreeing your financial objectives,• Research of suitable solutions to meet your financial objectives,• Creating a financial plan,• Presentation of my recommendations in a written report.	£500 for the report including one recommendation. We will charge £100 for each additional recommendation. If you require us to make recommendations in relation to more than one existing plan, we will charge £100 for each additional plan.	VAT may apply in certain circumstances. We will tell you if VAT is to be paid. Where you instruct us to provide you with our Implementation Service, we will offset any Implementation Service fee against this fee.

Implementation of investment and pension lump sums.	<p>Initial fee of 3% will be charged on the first £25,000.</p> <p>A fee of 2% will be charged on the next £75,000 invested.</p> <p>A fee of 1% will be charged on the next £400,000 invested.</p> <p>A fee of 0.5% will be charged on the next £500,000 invested subject to a maximum of £8,000.</p> <p>No additional charge is made to ongoing regular contributions for regular premiums where a lump sum investment is also being made.</p>	<p>Example: £20,000 invested would be an initial fee of £600.</p> <p>Example: £100,000 invested would be an initial fee of £2,250.</p> <p>Example: £400,000 invested would be an initial fee of £5,250</p> <p>Example: £750,000 invested would be an initial fee of £7,500.</p> <p>Example: £990,000 invested would be an initial fee of £8,000 (the maximum).</p>
Implementation of regular savings investments and regular premium pensions.	<p>25% of the first 12 months premiums.</p> <p>No additional charge is made to ongoing regular contributions after the first 12 months.</p>	<p>Example: £250 invested per month would be an initial fee of £750.</p> <p>Example: £750 invested per month would be an initial fee of £2,250.</p> <p>Example: £1,000 invested per month would be an initial fee of £3,000.</p>
<p>Offsetting:</p> <p>(1) Where the remuneration from our Implementation Service is greater than the fee for our Personal Recommendation Service, we will use the Implementation Service fee to offset the full amount of the Personal Recommendation Service fee.</p> <p>(2) Where the Implementation Service fee is less than the Personal Recommendation fee, we will use the Implementation Service fee to offset part of the Personal Recommendation fee.</p>		

Note: VAT may apply in some circumstances. We will tell you if VAT is to be paid.

Your payment options

Settling your adviser charge through a single payment

8. Whether you buy a product or not you will be required to pay us an adviser charge for our advice and services, this will become payable on completion of our work. You may decide to settle your adviser charge by way of a single payment either by cheque or bank transfer. Where you have purchased a product, you may also have the option of paying our adviser charge by a single deduction from the product.

Settling your adviser charge by instalments

9. In the case of regular premium products, you may have the option of paying our adviser charge over an agreed period of time but within 12 months of our advice. We will agree with you the amount and timescale of payment that is best for you. The instalments only cover the adviser charge and will not cover the cost of any ongoing service, which will be agreed with you separately.
 - a. ***Paying by instalments through your recommended product***
Some regular premium product providers will accept your specific instruction to pay our adviser charge from the product you have purchased. They will require you to instruct them of the amount to be paid for each instalment and the number of instalments to be made. While this option means that you will not pay us up front, it does not mean that you are not paying us. Our adviser charge will be paid indirectly through the product deductions. These deductions could reduce the amount left for investment.
 - b. ***Paying by other arrangements***
We can facilitate payment by instalments through a standing order agreement.

Keeping up with your payments

10. It is important that where you have decided to pay your adviser charge by way of instalments, you keep up with your payments. Where you do not keep up with your payments, the total outstanding amount will become immediately payable on demand.

Payment for ongoing services

11. Any ongoing service is optional.
12. We provide one level of ongoing service. Where you request, and we agree, to provide an ongoing service to you, there will be an additional charge for this. We will confirm the rate, frequency and length of this ongoing service before it starts.

Service Level	Payment Direct from Client or paid through product funds	Examples where the fee is based upon a % of the fund value
Ongoing annual advice	0.5% of investable assets on which the ongoing service is being provided. This is capped at £2,500 per annum.	<ul style="list-style-type: none">• For investable assets of £60,000 the annual ongoing adviser charge would be £300.• For investable assets of £150,000 the annual ongoing adviser charge would be £750.• For investable assets of £650,000 the annual ongoing adviser charge would be £2,500 (capped).
Ad Hoc service	0.75% of investable assets, subject to a maximum charge of £3,750.	<ul style="list-style-type: none">• For investable assets of £30,000 the adviser charge would be £500.• For investable assets of £150,000 the adviser charge would be £1,125.• For investable assets of £650,000 the adviser charge would be £3,750 (the maximum).

13. £75 will be payable if we recommend, and you agree, that your invested funds are switched to a more appropriate fund within your investment.
14. Please note that if you pay for ongoing services on a percentage basis, the amount we receive will increase as the fund value increases and, conversely, reduce if the fund value falls.
15. The ongoing service charge can be paid by way of a deduction from your investments or by direct payment from you under a bank transfer or standing order as an annual or monthly payment schedule. Any payments will be payable in advance of us providing the review service in each period.
16. An ongoing service can be cancelled by either party by providing 30 days written notice of cancellation. This will be subject to the delivery of any outstanding items by us, and any settlement of monies due for the ongoing service by you.
17. Please note that VAT may apply to our ongoing service fees. We will tell you if VAT is to be paid.

Insurance

- ☐ A fee.
- ☒ No fee. We will receive commission from the insurance company selected for life assurance & non-investment insurance.
18. Where the chosen provider pays us commission for introducing you to them for life assurance or non-investment insurance, we will tell you the amount we will receive which may be a percentage or a flat fee of the total annual premium.
19. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Home Finance Products

- ☐ No fee. We will be paid by commission from the lender.
- ☒ The following fees will cover the cost of research, advice and processing a mortgage application.

Residential and Consumer Buy to Let First Charge purchase

Mortgage applications comprise two parts, the agreement in principle and the full mortgage application.

If you require a decision in principle which does not result in an **immediate** application, then a fee of £225 is payable on application for a **decision in principle**. If you subsequently find a property and return to me in order to process the **full mortgage application**, an additional fee of £225 is payable on application. However, if you have already found a property and wish me to apply for an agreement in principle and a full mortgage application simultaneously, then a fee of £450 is payable on application.

If adverse credit is present, then the fees will be as follows:

If you require a decision in principle which does not result in an **immediate** application, then a fee of £275 is payable on application for a **decision in principle**. If you subsequently find a property and return to me in order to process the **full mortgage application**, an additional fee of £275 is payable on application. However, if you have already found a property and wish me to apply for an agreement in principle and a full mortgage application simultaneously, then a fee of £550 is payable on application.

Business Buy to Let First Charge purchase

A fee of £395 is payable on application. Where there is adverse credit present, a fee of £440 is payable on application.

Residential and Consumer Buy to Let re-mortgage

A fee of £395 is payable on application. Where there is adverse credit present, a fee of £440 is payable to us on application.

Business Buy to Let re-mortgage

A fee of £325 is payable on application.

Portfolio Landlord purchase or re-mortgage

Mortgage applications comprise an agreement in principle and a full mortgage application with **no** adverse credit present.

If you require a decision in principle which does not result in an **immediate** application, then a fee of £250 is payable on application for a **decision in principle**. If you subsequently find a property and return to me in order to process the **full mortgage application**, an additional fee of £250 is payable on application. However, if you have already found a property and wish me to apply for an agreement in principle and a full mortgage application simultaneously, then a fee of £500 is payable on application.

Second Charge Mortgages

A fee of £490 is payable on application.

Product Transfer with your existing provider.

This includes Residential or a Business, Consumer or Portfolio Buy to Let.

A fee of £100 is payable on application if we will receive less than £300 commission from the lender on completion.

Commercial Mortgage purchase or re-mortgage

A fee of £500 is payable on application.

Retirement interest-only mortgages

A fee of £500 is payable on application.

Further Advances

A fee of £325 is payable on application.

Other fees

If your decision in principle or full mortgage application fails and you wish us to attempt these with an alternative lender, then a fee of £25 per application is payable. If your property purchase falls through resulting in the need to make further applications, a fee of £25 is payable per application.

Fees are not refundable if the transaction is declined, falls through or is not proceeded with. In addition, if you withdraw from the transaction, or it does not complete, and you do not subsequently wish to apply for another mortgage product, a **Withdrawal Fee of £250** is payable. This does not apply to Product Transfers.

Example: If you wish to apply for a residential mortgage, you will pay £440 on application. If the property that you are purchasing were to fall through, £25 would be payable for a new mortgage application. However, if you decided not to proceed with any subsequent mortgage product, the withdrawal Fee of £250 is payable.

We may also be paid commission from the lender if your mortgage completes.

- 20. Where the chosen lender pays us commission for introducing you to them for the mortgage, we will tell you the amount we will receive.
- 21. You have the right to see the potential commission payable to us by different lenders, which will be made available to you upon request.
- 22. You will receive a European Standardised Information Sheet (ESIS) when considering a particular mortgage or home purchase plan, which will tell you about any fees relating to it.

Refund of fees

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

- ☐ A full refund
- ☒ No refund.

Indemnity

24. If a fee for our services is to be deducted or a commission paid from a recommended product, should the product not proceed or be cancelled and this results in the non-payment of the fee or commission, the amount outstanding will be payable by you directly.