



CLIENT AGREEMENT

This Client Agreement is made between the First Party: **Nexus Financial Planning (the firm)** who are Appointed Representatives of In Partnership, a trading name of The Whitechurch Network Limited, and the Second party: _____ **(the client/s)**

1. Introduction

1.1 This agreement sets out the general conditions under which the firm's services are to be provided to the client, including details of the specific services required and the firm's charges for these services. This agreement must be read in conjunction with the firm's Terms & Conditions and About Our Services & Fees documents.

2. Obligations

- 2.1 The client agrees to provide the firm with full and frank details about their personal, financial and other circumstances including knowledge and experience, risk appetite, ability to tolerate losses, capacity to accept losses and the client's aims and objectives in respect of any financial needs. The client has the legal capacity to enter into this agreement.
- 2.2 The firm confirms that it has the necessary delegated regulatory permissions to provide advice and services in those areas disclosed in the firm's About Our Services and Fees document.
- 2.3 The client has agreed to appoint the firm as their agent and accepts the firm's Terms & Conditions and Fees.
- 2.4 The firm has agreed to act as the agent for the client in relation to the services agreed at clause 3 below.
- 2.5 Unless otherwise confirmed in writing, the firm agrees to treat the client as a Retail Client.

3. Service

- 3.1 The firm agrees to conduct an analysis of the personal information provided by the client at the time of entering into this agreement and determine, based upon this information, that all existing arrangements held in the name of the client are still suitable and in the client's best interest or not, and report to the client details of this analysis.
- 3.2 The firm will provide advice and conduct a holistic analysis of all areas of the client's financial plans that fall within the regulated permission of the firm, and make personal recommendations in these areas or in those specific area/s as directed by the client set out here:
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4. Payment

4.1 The client has agreed to provide the firm's payment for services using the following option:

- Within 30 days of the issue of a valid invoice to the client by the firm.
- By a single payment to the firm by a third party acting upon instructions of the client.
- In relation to regular premiums contracts, by a series of instalments to the firm by the client or third party acting upon instruction of the client commencing on _____ and continuing for _____ instalments with each instalment being £ _____.

4.2 The client has agreed to pay the firm for the firm's service:

(A) Single Premium Investment or Transfer Value

An Asset-Based Fee of _____ %* of single premium investment or transfer value (estimated to be £ _____) inclusive of any administration or implementation fees.**

OR

A fixed Fee of £ _____ inclusive of any administration or implementation fees.**

N.B. Specialist Fees if applicable are payable by the client in addition to the above fees.**

(B) Regular Premiums

For a Monthly premium of £ _____ the Standard Fee of _____ % (£ _____) of the first 48 months premiums

Total Fee payable £ _____

OR

A fixed Fee of £ _____ inclusive of any administration or implementation fees.**

(C) Mortgage Advice (including Lifetime Mortgages & Equity Release)

For each mortgage application a Broker Fee of £ _____ payable on completion and an administration charge £ _____ payable on application. **Total Fee payable £ _____**

For a Product Transfer/Rate Switch with the existing lender an administration fee of £195 payable on application.

We may also be paid an intermediary introducer/procuration fee from the lender on completion. This is an additional fee we receive separate from our Broker fee and administration charge.

House Number & Post Code of Mortgaged Property:

(D) Advice Only

Our standard advice charges as detailed in our About Our Services & Fees document apply in accordance with the hourly rate for the service area being advised on. It is estimated that there will be a **Total Fee payable £ _____**

4.3 Payments for services will be made to In Partnership or the firm and not to a named individual.

4.4 Where options (A) or (B) above are selected and a recommendation is made & a report provided but no new transaction or contract is established, the appropriate Advice Charge & Fixed Fees** will become payable.

*Asset Based Fees apply to any future additional single contributions made at our standard published fee of 3%.

**Please see our About Our Services & Fees document for full details of fees and charges.

5. Cessation of the agreement

The client agrees to settle in full any outstanding payments due to the firm at the time of the termination of this agreement. The firm agrees to provide the client with full details of all incomplete transactions at the time of the termination of the agreement, to assist the client in achieving completion of these.

6. Marketing Permissions

6.1 The firm will not use the client's personal details for the purpose of marketing other services and products offered by the firm, unless the client has consented in writing, e.g. recorded their agreement on a Marketing Consent Form.

7. Declaration

7.1 This document is our standard Client Agreement upon which we intend to rely. For your own benefit and protection you should read this agreement carefully. If you do not understand any point please ask for further information and explanation before signing this agreement.

Signature for Firm: Name: Date:

Signature for Client: Name: Date:

Signature for Client: Name: Date: