



ABOUT OUR SERVICES AND FEES

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.
- ☐ **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 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 insurance from a single insurer.

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.

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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 in the table below as follows:

Cost of Our Services		
Service	Advisor Charge (excluding VAT)	Notes
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, initial meetings are held at our expense.	At the end of the meeting we will agree how you wish to proceed.
An optional financial review report holding a full analysis of your current financial, personal, and other circumstances and identification of any shortfalls in your financial plans.	£200	Subject to any advice contained in the recommendation report (see below) being affected, the value of any implementation fee may be used to offset this fee. If a specific recommendation is made, the cost of the financial review is included within the cost of the recommendation report.
Provision of a detailed specific recommendation or recommendations report on how best to address any shortfalls in your financial plans and find a proper financial product. This includes a full analysis of your current financial, personal, and other circumstances and identification of any shortfalls in your financial plans.	£400 for a report having one specific recommendation and a further £100 for each added specific recommendation contained in the report.	For example: A report having 1 specific recommendation will be charged at £400. A report having 2 specific recommendations will be charged at £500. (£400 + £100). A report having 4 specific recommendations will be charged at £700. (£400 + 3 x £100).
Note: VAT may apply in some circumstances. We will tell you if VAT is to be paid.		

Cost of Our Services: Implementation Fees		
Service	Advice Charge	Notes
	Asset-Based Fee	
Implementation of any agreed personal recommendations Fees charged reflect the complexity of your circumstances and the liability assumed by your Adviser	For single premiums , charged at a maximum of 3% of the total amount invested plus Admin fee. Admin fee £295	For example: <ul style="list-style-type: none"> An asset value of £50,000 would incur a charge of £1,795 in total. (£1,500 + £295) An asset value of £150,000 would incur a charge of £4,795. (£4,500 + £295)
	For standalone regular premiums products will be charged at 25% of the first 12 months premiums.	For example, for a regular monthly premium of £200 we would charge a maximum of £600
Please Note: VAT may apply in some circumstances. We will tell you if VAT is to be paid.		
Ongoing review service to monitor your policies and products to make sure they continue to meet your requirements and needs.		Engaging us to provide you with an ongoing service is OPTIONAL. Provision of an ongoing service will be for an additional charge. See the "Payment for ongoing services" section below for more details before making a decision.

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, debit card, credit card 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 direct debit or 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 two standard levels 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 percentage of the fund value
Financial Awareness Service (Portfolios' £20,000 to £100,000)	1% of investable assets on which the ongoing service is being provided. Minimum amount £200.00	For investable assets of £100,000 the annual charge would be £1,000.
Wealth Management Service (Portfolios' > £100,000)	1% of investable assets on which the ongoing service is being provided. Maximum amount £15,000.	For investable assets of £300,000 the annual charge would be £3,000.
Bespoke	By negotiation	

13. Please note that if you pay for ongoing services on a percentage basis the amount we receive may increase as the fund value increases, and conversely reduce if the fund value falls.
14. 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, direct debit 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.
15. 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.
16. Our Transactional Service does not enrol you onto an ongoing service plan. Instead you have to pay for ongoing advice as and when required. See our "Cost of Our Services" section above for full details. Please note that your adviser will not be monitoring the ongoing suitability of any advice and will not monitor the performance of any funds.
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. Being paid by commission does not mean you are not paying us, as the commission paid will be reflected in the charges that the provider makes for your policy. Commission is for our professional advice and for arranging your policy. In the event of the policy not proceeding or being cancelled which results in non-payment or reclaim of any commission, you agree you will pay the agreed commission direct as a fee.
 20. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Home Finance Products (excluding Equity Release)

- ☐ No fee. We will be paid by commission from the lender.

☒ A total fee of £595 for a Standard mortgage/ Re-mortgage/ Product Transfer/Second charge/Consumer Buy to Let application. This fee consists of two parts: a broker fee of £300 in respect of providing you with a detailed specific Mortgage recommendation and also an administration fee of £295 in respect of acting for you with regards to your mortgage application through to offer.

☒ A total fee £990 for a Sub-Prime mortgage application. This fee consists of two parts: a higher rate broker fee of £495 in respect of providing you with a detailed specific Mortgage recommendation and also a higher rate admin fee of £495. These fees are higher as these type of mortgages are more time consuming than a standard application.

21. The administration fee is payable on application and the broker fee is payable on completion. We reserve the right to ask for the total fee in advance in circumstances where the obtaining the mortgage will not follow our standard process.
22. 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 administration fee. Where the chosen lender pays us a fee for introducing you to them for the mortgage, we will tell you the amount we will receive.
23. You have the right to see potential fees payable to us by different lenders, which will be made available to you upon request.
24. 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

25. If you have paid a fee and your mortgage does not go ahead for any reason beyond our control, you will receive:

- ☐ A full refund
- ☒ No refund. (Any fee paid may be set against any withdrawal fee which may be due.)

26. If you withdraw from an application before it completes you will be liable to pay a withdrawal fee of either £295 or £495.

Indemnity

27. 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.