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WA14 4NX



How we work for you....

This document provides you with information about us and explains our service.

After you have read this document you will need to select the service and cost package that best suits your needs.

We will discuss this with you so that you fully understand what is offered and how it will benefit you.

Should you have any questions regarding any element of this please do not hesitate to ask us.

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Client Agreement

Introduction

This agreement sets out the terms under which our services are to be provided, including details of the specific services and a summary of our charges for those services.

We are focussed on helping individuals and businesses understand and plan for their financial future. We are an intermediary business which means we do not sell our own products and therefore act on your behalf. We offer you an initial discussion (without charge) at which we will describe our services more fully and explain the payment options. Following our initial discussion, should you decide to work with us there is a cost for our advice and services. We recommend products and provide services as follows:

Investments

- 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'll 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. Where appropriate we may use an Investment Platform to administer your investments.
- We provide advice on a variety of investments and have access to solutions which would meet the needs to all different client types. However in the majority of instances our core recommended solutions are Individual Savings Accounts 'ISAs', Collective investments and Retirement solutions.
- As we believe your investment should be fully diversified our core investment strategy is based on Multi-asset funds/Passive portfolios/Active portfolios/Outsourced Investment solutions which are aligned to an asset allocation model which also takes your investment time horizon into account. We can however advise on specialist investment solutions where appropriate to your circumstances.
- Please note that we don't usually provide advice in relation to directly held individual shares, options, futures and other derivative contracts. We don't provide advice on them as we believe that they are unlikely to be suitable for the majority of our clients however we will provide generic advice where applicable. If you need individual advice we recommend you refer to a stockbroker.

Non-investment protection contracts

- Where we provide advice on protection contracts including life insurance, critical illness and income protection this will be based on a fair and personal analysis of the market.

Mortgages

- Where we propose to advise you on a regulated mortgage we will provide you with a separate Mortgage Services document detailing the services we offer and the costs of those services.

Our Values

We will deliver sound long-term financial planning to help our clients build and preserve their wealth.

We will remain a Chartered Firm and a successful business.

We will continue to help staff to reach their potential.

We will behave as though our clients were in the room, when they aren't, and we will continue to treat every stakeholder the way we would feel well-treated.

Fairness, being good custodians, and listening to our clients' goals are central values.

Everything we do must improve our clients' finances or improve our ability to improve our clients' finances.

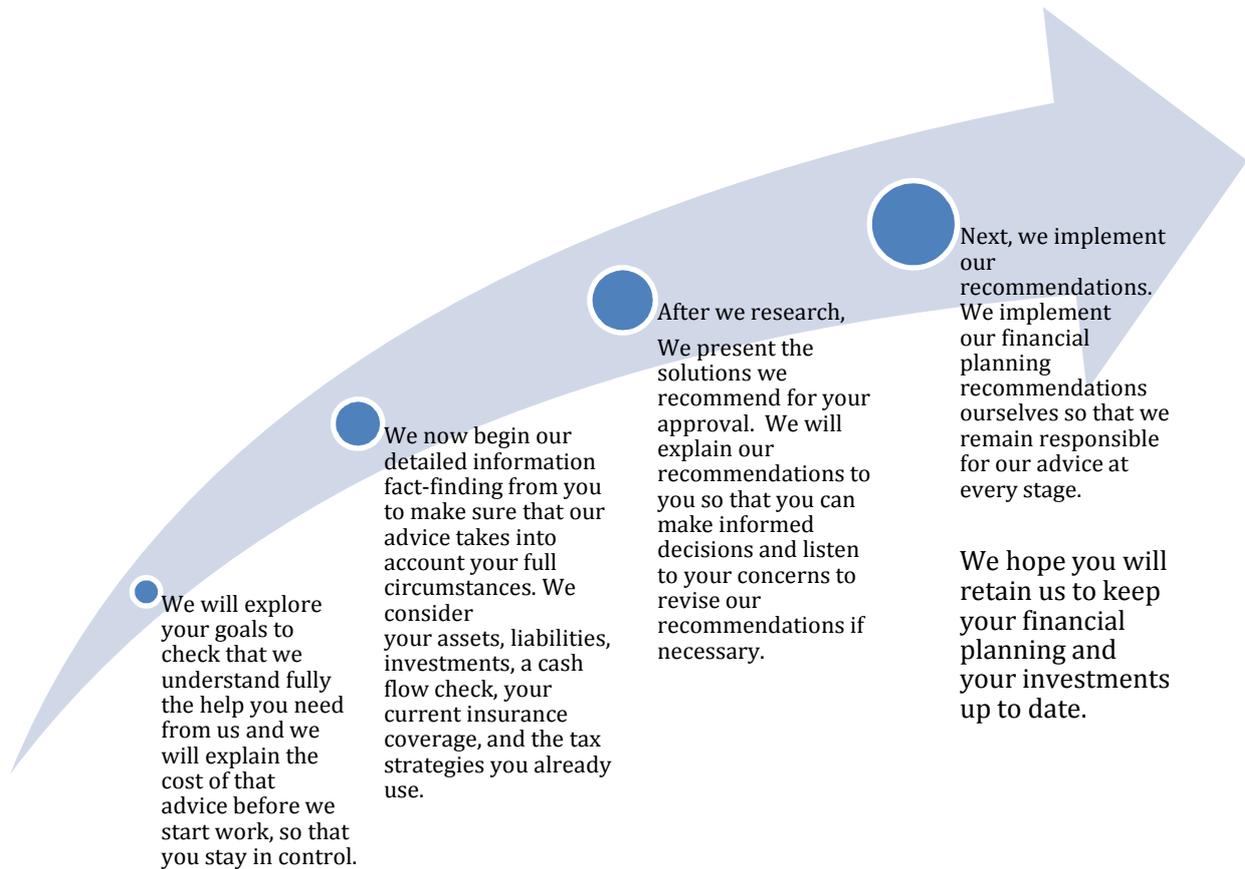
That's our goal and everything we do should help
get us there.

Whether you work here, buy from us or sell to us,
you should see our goal in everything we do.

If you don't, please tell us.

The Financial Planning Process

Our process for advising you has been honed over many years to make sure that we focus on your objectives, your risk profile and the benefits and pitfalls of the solutions that might suit you.



Financial Planning and how we charge for it

We will fully disclose all actual charges and fees to you before we begin work on any aspect of our financial planning. We will not charge you until we have discussed your payment options and agreed with you how we are to be paid. We will also let you know if there are any other costs that might arise in connection with the services we provide to you.

Our charges/fees will be VAT exempt unless the work we provide for you only involves advice and/or preparing a report, in which case VAT may be applicable. We will always tell you if you have to pay VAT before we undertake any work for you. Charges for the ongoing service will not be liable to VAT (unless the initial service was liable to VAT) where both the initial and ongoing services are part of the same package.



Transaction Services & Fees

Here are some examples of the range of products and services we offer:

Advice when you retire	Should you enjoy the security of an annuity? The flexibility of Pension Freedoms? A mix of both?
Annual portfolio reviews	We can take over the investments you already have to review and bring them up to date
Auto Enrolment/Workplace Pensions	If you need help putting in place a plan to comply with the new legislation
Financial Protection to match your debts	Your life assurance works best if it matches your debt and for the best security, include critical illness protection
Investments	For income? Growth? Both?
Inheritance Tax planning.	We'll help you work out your liability and put a plan in place to make sure your liability is as low as it can be.
Lifetime cash flow planning.	Our premium service brings all your finances together in a plan to cover all your finances, onto the next generation
Life assurance	Protect your debts by insuring your life, protect your income by insuring your health, and protect your family by insuring your spending
Mortgages	Our impartial search methods get you the best mortgage we can find whether you are moving house or just moving mortgage. It's important because your home may be repossessed if you do not keep up repayments on your mortgage
Pensions	Our impartial comparison of low cost vs premium pension contracts gets the most out of saving for the future
Pension audits	We have a good look "under the bonnet" of your old pensions to decide whether you should keep them
Pension Divorce advice	Help sharing your and dealing with pension sharing
Raising money from your home in later life	Lifetime mortgages and home reversion schemes come with big risks, and even our regulator says that "To understand the features and risks, ask for a personalised illustration"
Regular Savings	If you or someone you know wants to begin their regular investing, we want to help. They will be tomorrow's millionaires.
Re-Mortgages	We'll help you work out if it's worth changing your mortgage. Sometimes your own lender offers the best rate and we can help you find out or we'll help you move if there is a better deal out there. It's important because your home may be repossessed if you do not keep up repayments on your mortgage
Quarterly portfolio reviews	Our premium service monitors your investments and pensions four times a year
Trustee Investments	Helping you manage your duties as a trustee to look after the beneficiaries fairly as you manage your trust

The Financial Conduct Authority does not regulate Workplace Pensions or Inheritance Tax planning.

Charges for Financial Planning and Specialist Advice

Working with you to set your objectives and your budget, evaluating your current financial provision, projecting your future wealth, calculating shortfalls and recommending savings to cover the shortfall, checking your risk profile, reporting our findings and recommending changes to suit your timeframe, tax and risk preferences.

These items may be liable for VAT.

The Financial Conduct Authority does not regulate Tax planning.

Service	Charge	Example
First Look Report	£799	A detailed strategy, report and recommendation. This might suit you if you are considering a complex aspect of financial planning, such as a trustee investment or wondering which retirement strategy will suit you best.
Occupational Pension Transfer investigation and recommendation	£2,500 per scheme membership that we investigate for one investigation	During a ten-year employment period, you were the member of one pension scheme, fee: £2,500+VAT to investigate whether you should transfer your benefits out of that scheme or guarantee the secured benefits you have accumulated.
Lifetime Cashflow including Financial Plan	£900 per person – New Plan	We will model your lifetime cashflow using your personal finances to help you answer questions like – ‘Can I afford to give away money to my children?’ or ‘Can I afford to spend £40,000 a year for the rest of my life?’ or ‘Will I run out of money if I buy a holiday home?’ or ‘Will my money run out if the stockmarket falls?’
Tax Planning	An additional 5% of the tax saved charged on implementation	A £60,000 EIS investment could result in a £18,000 tax saving. Our fee will be £9,000 x 5% = £900 in addition to our £1,150 implementation fee, bringing the total fee to £2,050 for a £60,000 EIS investment.

Charges for Product Advice and Implementation

Working with you to set your objectives and your budget, checking your risk profile and selecting investments to match your needs. Selecting cost-effective provider(s) with flexible products who offer the funds you need now, and in the future.

Service	Charge	Example
Each Investment Product (Pre -Retirement or Growth Phase of Investment)	£1,150	£2,300 if you invest in an ISA and unit trust portfolio (£1,150 for each element)
Each Investment Product (Post -Retirement or Spending Phase of Investment)	£1,750 plus £750 per source if you begin with multiple pensions	£2,500 to establish a retirement product from two pensions For people who are withdrawing regularly from investments to support income. This can be planned dividend distributions, regular annual or monthly withdrawals from investments or pensions.
Transfers arising from Safeguarded Rights (Safeguarded benefits may include Guaranteed Annuity Rates ‘GAR’ or a Guaranteed Minimum Pension ‘GMP’)	1% of the value transferred	£7,500 for a £750,000 transfer

Retained Services & Fees

The ongoing suitability of 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. Any ongoing service will be agreed with you and confirmed in our service agreement.

Our retained services are designed to provide periodic suitability reviews to ensure that recommended products remain relevant to your circumstances. Where we have agreed to undertake a periodic suitability review this will be done on at least an annual basis.

Examples of what our Retained Service includes:

	Transactional (Not a retained client)	Retained Clients
Phone us when you need us	We will do our best, according to workloads	Included
Portfolio Valuation	Not included	Annually Available to you at any time through our online login
Portfolio Review	Not included	Annually or Quarterly
Suitability Review	Additional charge	Annually meetings are included
ISA Top Up	New Product Advice & Implementation Fee	Advice fee discounted to £250
ISA Topped Up from taxed investments	New Product Advice & Implementation Fee	Advice fee discounted to £350
Pension Top Up to the annual limit	New Product Advice & Implementation Fee	Advice fee discounted to £350
Estate Planning Analysis	Additional charge	Additional charge
Online Access	Not included	Included

Additional services based on our fixed fees where possible (see Financial Planning and Specialist Advice and Product Advice and Implementation) or our hourly rate (below)

Description of service elements

Phone us when you need us - When you require support /guidance you may contact us. Where we are not available at the time of your call, we will contact you back within the next 24 hours, subject to normal working hours.

Portfolio Valuation - This provides a consolidated snap shot of your current position.

Portfolio Review - We'll assess the elements of your portfolio against your recorded objectives and attitude to risk and make recommendations if any fund changes or rebalancing actions are needed.

We will do this once a year, as part of our Review Meeting, if you retain us for an annual review service.

We will do this four times a year, in addition to our Review Meeting, if you retain us for a quarterly review service.

Suitability Review - A review of your current financial situation, attitude to risk and capacity for loss and a review of the continued suitability of your investments. A suitability report will be issued summarising our recommendations

ISA Top Up - Topping up your ISA allowance into a plan that we already manage for you from your accumulated cash savings.

ISA Topped Up from taxed investments - Topping up your ISA allowance into a plan that we already manage for you by transferring money from your taxed holdings to your ISA.

Pension Top Up to the annual limit – Topping up your pension allowance into a plan that we already manage for you, with a contribution from you or from your employer. Contributions over the prevailing annual limit need deeper investigation and are charged as Product Advice and Implementation.

Estate Planning – Regular review of your financial situation to assess potential inheritance tax liability. The Financial Conduct Authority does not regulate Estate Planning Advice

Online Access – We will provide you with secure internet access to view your personal portfolio information.

Charges for Retained Services

Often, your financial planning will need to be kept up to date and our service is designed to deliver the support you need at each stage. We will discuss this with you as part of our advice process.

Service	Charge	Example
Annual suitability review meeting, annual rebalance	0.7% per year of the value of the portfolio we manage for you (minimum £720)	£100,000 ISA portfolio x 0.7% = £700 but £720 = minimum fee
Annual meeting, quarterly review - Not normally recommended for a portfolio value below £150,000	1% per year of the value of the portfolio we manage for you (minimum £1,500)	£250,000 portfolio x 1% = £2,500 fee
Annual suitability meeting, quarterly review with distributions out - For people who are withdrawing regularly from investments to support income	1% per year of the value of the portfolio we manage for you (minimum £2,000)	£70,000 portfolio x 1% = £700 but £2,000 = minimum fee £250,000 portfolio x 1% = £2,500 fee
Do you charge for my cash on deposit?	No	We exclude your cash on deposit when we calculate our 1% charge. We only charge for the assets that we manage.
Do you charge retained fees for structured deposits and investments?	No	We exclude these holdings except in the year they mature because we can't make any changes to them. We only charge for the assets that we manage.
Refreshing Your Lifetime Cashflow	£400 per person, each time we refresh your plan	Usually recommended every couple of years.

Discounted Product Advice and Implementation Charges for Retained Customers		
ISA Top Up	£250	
ISA Topped Up from taxed investments	£350	
Pension Top Up to the annual limit	£350	

Please Note:

- The amount of our annual ongoing charges may increase as the size of your fund grows.
- 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

Paying our advice and transaction charges

Our charges are payable on completion of our work and must be settled within 28 business days. Payment can be made either by:

1. Cheque or Bank Transfer (we do not accept payments by card or cash).
2. You may pay our charges via deductions from the financial product(s) that you might invest in, where the product/platform provider allows this. Please note that if you choose to pay by deduction from a financial product this will reduce the amount left for investment and may, depending on your circumstances, have other consequences. Although you may pay nothing to us up front that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product.
3. If your investments are held on a platform (a platform is an online investment administration service) you may choose to pay our charges out of the funds held within the platform cash account (where the platform provider offers this facility).

If you select option 2 or 3 we will discuss how it works and the implications of using this payment method with you prior to putting it in place.

Paying our ongoing charges

Payment of ongoing charges can be made either by:

1. A regular fee, paid by standing order
2. By deduction from your investment(s) on a monthly, quarterly, six-monthly or annual basis, where the product / platform provider is able to offer this facility

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.

If you select option 2 we will discuss how it works and the implications of using this payment method with you prior to putting it in place.

Hourly-Rate Fees

We usually charge based on a fixed fee basis for transactions or percentage of assets for initial work and where we are providing an ongoing advisory and wealth management service. We may charge hourly rates where we are requested to produce one off pieces of work, for additional review meetings or additional non-inclusive services. Where we use or refer to hourly rate fees the current rates used are as follows;

Certified/Chartered Financial Planner	£210 per hour
Director	£157 per hour
Financial Adviser	£105 per hour
Administrator	£58 per hour

You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first.

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 and services 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) or held with a DFM, the platform provider / DFM will make a charge for administering / managing 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.

We'll always disclose any third party costs as part of making our recommendations.

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.

Protection Planning Services & Fees

Our advised protection planning services are suitable if you are looking for the best way to protect you, your family or your business through products such as critical illness cover, health insurance and life cover.

You can pay for our advised protection services by:

1. A fee
2. Commission (where this is available) payable by the product provider, which is a percentage of the annual premium
3. A combination of fee and commission

We will provide you with a separate 'Key Facts about our services' document detailing the protection services we offer and the costs of those services.

Mortgage Service & Fees

We advise on mortgage products. You can pay for our mortgage services by:

1. A fee
2. Lender fee (where this is available)
3. A combination of fee and lender fee

We will provide you with a separate document detailing the mortgage services we offer and the costs of those services.

Our Obligations

Our Service

We offer both **transactions** and **retained** 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 service.

Any advice or recommendation that we offer to you, will only be given after we have assessed your needs and considered your financial objectives and attitude to any risks that may be involved. We will also take into account any restrictions that you wish to place on the type of products you would be willing to consider.

In some circumstances, we may provide you with a non-advised service where you will **not** receive advice or a recommendation from us. Where this is the case we will provide details of our non-advised services and charges separately.

Commencement

This agreement shall commence on the date of signature and shall remain in force until terminated in accordance 'Cancellation' section below.

Recommendations

We will confirm to you in writing the basis of our recommendations along with details of any special risks associated with the products recommended.

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

Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we'll 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'll issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations.

Best execution

Where we send investment applications on your behalf to third parties (e.g. to put an investment into force), we'll 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.

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.

Conflict of interests

Although we'll 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'll write to you and ask for your consent to proceed before we carry out any business for you. We'll also let you know the steps we'll 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.

Other benefits we may receive

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. (remove for restricted firms) From time to time we may attend training events funded and /or delivered by product providers, fund managers and platforms. These events are designed to enhance our knowledge and ultimately therefore enhance the quality of service we provide to our clients. Further details are available on request.

Business Support

We obtain professional support services from Sense Network Ltd who provide us with regulatory and business advice. Sense Network receive payments from product providers to cover the costs of including articles and other educational material in its communications to us. These are designed to be educational in nature and will therefore ultimately benefit you. These payments represent the costs of publishing these materials from which Sense Network does not make a profit.

Communicating with you

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

Your Obligations

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.

Under the FCA rules, we are required to consider whether it is in your best interests for us to act for you if you refuse to provide us with what we believe to be the necessary information. We therefore reserve the right to decline to act for you if we believe you have not provided us with the requisite information.

As we are required by anti-money laundering legislation to know who we are dealing with, it would be helpful if you could bring to the meeting evidence of your identity and address. This would normally include either your passport or driving licence and a utility bill in your name. If these documents are not available please speak to the Adviser who will confirm what alternatives would be acceptable.

Cancellation

Termination of this Agreement

You or we 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 this agreement unless otherwise agreed in writing. You will be liable to pay for any transactions made 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.

Product cancellation rights

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 early termination rights and penalties, will be covered in the relevant product disclosure information you will receive before the conclusion of any contract.

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, 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.

Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which will be provided to you.

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.

How you are Protected

Parsonage Ltd is an appointed representative of Sense Network Limited, Brookdale Centre, Manchester Road, Knutsford, Cheshire, WA16 0SR which is authorised and regulated by the Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS.

The Financial Conduct Authority 'FCA does not regulate all forms of financial advice, including for example, advice on bank deposits, Auto-Enrolment pension schemes and tax avoidance schemes.

Sense Network Ltd's Financial Services Register number is 465124. Our Financial Services Register number is 495275. Sense Network Ltd's permitted business is advising on and arranging pensions, savings and investment products, non-investment insurance contracts and mortgages. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Parsonage Ltd is an agent of Sense Network in respect of advice which is regulated by the FCA. Parsonage Ltd is not an agent for Sense in respect of advice not regulated by the FCA.

Sense Network will not be liable for any losses that may arise from advice in relation to non-regulated advice. In some circumstances, these may also mean that you will not have recourse to statutory protection schemes such as the FSCS or the FOS.

Unless we notify you in writing to the contrary, we will be treating you as a retail client. This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service.

Complaints

If you are dissatisfied with a recommendation we have made you are entitled to make a complaint. We have a complaints procedure that is available on request. If you wish to register a complaint, please contact us:

In writing: The Compliance Director, Sense Network Limited, Brookdale Centre, Manchester Road, Knutsford, Cheshire, WA16 0SR.

By phone: Telephone 01565 658 840

By e-mail: Complaints@sense-network.co.uk

Please be assured we treat complaints seriously. For your further protection if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ('FOS'). Full details of the FOS can be found on its website at 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>.

Financial Services Compensation Scheme

We are also 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.

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

Insurance - advising and arranging is covered for 90% of the claim, without any upper limit.

Mortgages - advising and arranging is covered up to a maximum limit of £50,000.

We may also, on occasion, advise on other financial products which are not regulated by the Financial Conduct Authority (FCA). The Financial Services Compensation Scheme does not apply to any of these products.

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk/consumer.

Client money

We are not permitted to handle client money and we cannot accept a cheque made out to us or a similarly named account or Sense Network (unless it is in respect of an item for which we have sent you an invoice) or handle cash.

Please note that Sense will not be liable for any losses which you may sustain by your failure to observe this important protection.

General

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.

Legal and accounting advice

Neither our firm nor our 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.

VAT

No VAT will generally be payable where you pass the “gateway test”. This is effectively the point where intermediation (completing and placing your business with an appropriate provider) takes place to set up the solutions to deliver your goals. There are six stages to intermediation. If only the first four stages are completed then it is deemed that you have not completed the “gateway test” and VAT will be payable.

The stages are:

1. Gather information about the customer (fact find)
2. Carry out research to find suitable investment options
3. Provide the customer with reports, financial health checks, forecasts
4. Recommend specific investment products to the customer, including the prices at which these can be arranged

Gateway Test

5. Act between the product provider (s) and the customer with a view to arranging the sale of the Retail Investment Products agreed with the customer
6. And, where applicable i.e. where the customer agrees to an on-going review service monitor the customers on-going position to ensure that the products continue to meet the requirements of the customer.

Investment related

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.

Investment Performance & Risks

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. 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.

Unregulated financial products

Our services may also include advice on investments relating to, or executing transactions in unregulated financial 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 personal circumstances and the financial resources available to you.

Mortgage related

Direct mortgage deals

We advise on mortgage products from the whole of the market. This means that we source the recommended mortgage from the range of mortgages available to “intermediary” firms. 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.

Insurance related

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 car insurance or liability 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.

All other clients (e.g. commercial clients) must still disclose all ‘material facts’ (any information that may influence the insurer’s decision over cover or terms) prior to inception and throughout the period of the policy. Again, failure to disclose material information may invalidate your insurance cover and could mean that a claim may not be paid.

Your Consent

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.

I/We acknowledge that the client agreement will come into effect from the date of issue.

Date of issue:
Client name (s):
Client signature(s):
Date:

Protecting your personal information

- To provide our services properly we'll 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'll 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'll 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 / we consent to the processing of sensitive personal data as far as it is necessary for the services I / we require from Parsonage Limited

Client Name(s):

.....

Client Signature(s):

.....

Date:

.....

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.

Consent - Marketing

From time to time we may wish to contact you to offer additional products or services which may be of interest to you. In order to do this we require your consent by agreeing to one or all of the options:

I / we consent to be contacted for marketing purposes by:

Email Telephone Text message Post

Client Name(s):

.....

Client Signature(s):

.....

Date:

.....

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