



Client Agreement, Mortgage and Insurance Services and Costs

Authorisation Statement

Jane Newman Financial Planning is a trading style of SN Financial Services Ltd who are Authorised and Regulated by the Financial Conduct Authority. The Financial Conduct Authority (FCA) regulates the financial services industry in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 1116 768.

Whose products do we offer?

Mortgages - We offer an Independent mortgage service. This means we will not place any restrictions on the mortgages we have access to; we place no limitations on the mortgages we will consider for you.

Insurances - Non-investment protection contracts - we offer non-investment protection products e.g. term assurance, income protection and critical illness from a range of insurers. General Insurance Contracts - we offer buildings & contents insurance, accident, sickness & unemployment (ASU) from a range of insurers.

Which service will we provide you with?

Mortgages - We will provide you with advice after an assessment of your personal circumstances and requirements. This will include a detailed assessment of affordable Mortgages.

Insurances - Non-investment protection contracts - We will provide you with advice after assessment of your personal circumstances and needs.

General insurance contracts – we will provide you with advice and arrange the contract on your behalf after we have assessed your demands and needs for a particular type of insurance.

What will you have to pay us for our services

Mortgages - We charge a fee of £299 for standard mortgages and £395 for Shared Ownership. This fee will be paid directly by you before the application is submitted. We will also receive a commission from the lender for placing that business.

Please note our fee is non-refundable under any circumstances.

Please note our fee will be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation. It should also be noted we do not provide a refund should you decide not to proceed with the mortgage loan after we have made a recommendation to you.

Our General Insurance & Protection Services & Costs

We will provide you with a personal and financial review prior to making our recommendation(s). Should you accept our recommendation(s) we will arrange the implementation of this/these for you. The reasons for our recommendation(s) will also be provided to you in a written report. We do not charge a fee for our insurance and protection services, as we will normally receive commission from the policy provider. You will not be subject to VAT for this service.

Who regulates us?

Jane Newman Financial Planning are a trading style of SN Financial Services Ltd who are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 231014. Our permitted business is advising on and arranging Mortgages, Non-Investment Insurance Contracts and General Insurance.

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.

Complaints

If you wish to register a complaint, please write to SN Financial Services Ltd at 5 Saltway, Droitwich, Worcestershire WR9 8LB on 01905 779697. A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4 567.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

Data Protection

The information you have provided is controlled and handled in accordance with the General Data Protection Regulation (GDPR). Please familiarise yourself with the privacy notice and choose appropriate consent options to ensure you are clear on how we handle your personal information and your right to restrict and remove data from our systems. If at any time you wish to change or cease the way your data is processed you can contact The Data Protection Officer on 01905 779193 or in writing at Gaudet Luce Golf Club, Middle Lane, Hadzor, Droitwich Spa, Worcestershire, WR9 7JR. If you wish to change your contact preferences you can do so by contacting any member of the team or by emailing sarah@janenewmanfp.co.uk. Please be assured that we will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps are taken to ensure that the information is accurate, kept up to date and kept for no longer than is necessary. Measures are taken to safeguard against unauthorised or unlawful processing and to ensure data is stored on secure and robust database systems. Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us upon request. Please contact the Data Protection Officer in this instance.

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.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days' notice in writing to that effect, but without prejudice to the completion of transactions already initiated.

Law

This client agreement is governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

Force Majeure

Jane Newman Financial Planning shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Instructions

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstanding. We will, however, accept oral instructions which we will confirm in writing.

Material Interest

We will act honestly, fairly and professionally, conduct business in 'Client's best interest' regulations. Occasionally situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens, or we become aware that our interests or those of one of our other clients conflict with your interest, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment. In accordance with the rules of our regulator, The Financial Conduct Authority, we are prohibited from accepting any payment (commission or other non-monetary benefits), which is likely to conflict with the duty of the firm to its clients.

Cancellation Rights

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, pure protection, payment protection or pension policy and a 14-day cancellation period for all other policies. For pure protection policies the start of the cancellation period will normally begin when you are informed that the contract has been concluded or, if later, when you have received the contractual terms and conditions. In other cases, the cancellation period will begin on the day the contract is concluded or, if later, the day on which you receive the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information, which will be issued 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.

DECLARATION

This is our services and costs 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 have read and understood the terms and conditions of engagement

I / we have read and understood the privacy notice and selected appropriate consent options.
Where this is a joint agreement, there is a signed consent form for each individual

I / we am/are aware of the costs of the services and agree to the amount and timing of these

Client Name:

Client Signature:

Date:

Client Name:

Client Signature:

Date:

Advisor Signature:

Jane Newman Financial Planning

Date: