

ECCLESIASTICAL FINANCIAL ADVISORY SERVICES

Independent financial advice from a company you can trust

About our services and costs



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You need to read this important document. It explains the service you are being offered and how you will pay for it. Use this information to decide if our services are right for you. We are investment and insurance intermediaries acting on your behalf when delivering our services to you.

1. Whose products do we offer?

Investment

Please refer to Section 2 of this document.

Insurance

- ☒ We offer products based on a fair analysis of the market for life insurance, critical illness cover, income protection insurance, serious illness cover, mortgage protection and whole of life cover. For buildings and contents insurance, with your permission, we only pass your details to the household insurance team of, Ecclesiastical Insurance office PLC
- ☐ We only offer products from a limited number of insurers for life insurance, critical illness cover, income protection insurance, serious illness cover, mortgage protection and whole of life cover.
- ☐ We only offer products from a single insurer.

Mortgages

- ☒ We offer products in the following relevant markets:
 - Regulated mortgage contracts that are used for a non-business purpose
 - We offer a comprehensive range of Buy To Let mortgages from across the market (please see our separate "Information about our Buy To Let Mortgage Services" document)

We offer a comprehensive range of first and second charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender.

Please note that, where you are increasing your mortgage borrowing although we do not (or are unable to) advise on the following finance options these may be available to you and be more appropriate: -

- A further advance from your existing lender
- An unsecured loan

2. Which services will we provide you with?

Investment

- ☒ **Independent advice** – We will advise and make a personal recommendation for you after we have assessed your needs. Our recommendation will be based on a sufficient range of retail investment products including, financial instruments, structured deposits, pension contracts and Insurance Based Investment Products (IBIP) as applicable to your circumstances.

A 'sufficient range' means that the products that we will advise on and recommend will be sufficiently diverse with regard to their type and issuers or product providers to ensure that our clients investment objectives and needs can be suitably met.
- ☐ **Restricted advice** – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.
- ☐ **No advice** – We do not offer a no advice service for investments. We strongly recommend that clients seek advice before making investment decisions.

Insurance

- ☒ **Advice** - We will advise and make a personal recommendation for you after we have assessed your needs for life insurance, critical illness cover, income protection insurance, serious illness cover, mortgage protection and whole of life cover. OR
- ☐ **No advice** – We do not offer a no advice service for insurance products.

Mortgages

☒ We offer an advised mortgage service

This means we will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances

Note: We do not offer a non-advised or execution only mortgage service.

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

(This section is split into 3 parts covering Advised Investment, Insurance and Mortgages.)

3a. Investment

You will pay for our advice services based on an agreed adviser charge (a fee). 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. Our charges will be confirmed in a Services and Payment (fee) Agreement that you will need to sign if you wish to proceed.

VAT - All fee amounts quoted below are exclusive of VAT, expenses and disbursements; these will be added to the invoice if applicable.

Advised Investment services

Whether you buy a product or not, you will pay us a fee for our advice and services, which will become payable in full on completion of our work.

For our advised services, you will pay us via an adviser charge (a fee).

Initial advice service

Our initial advice will be appropriate for you, based on your requirements and circumstances at that time. We will not ensure that our initial advice remains suitable for you at a later date, unless you ask us to provide an ongoing service.

Ongoing services

In addition to our initial advice services, you could ask us to undertake further services on an ongoing basis. Details of any ongoing services that we offer are detailed later within this document.

Our typical adviser charges are noted below. The exact amount may be more or less than this but will be specifically agreed with you based on the work you ask us to do. We will confirm the initial adviser charges and ongoing service charges in writing within our separate 'Services and Payment (fee) Agreement', before providing our services to you.

If we do not agree a fixed adviser charge with you at outset, you may ask us for an estimate of how much in total we might charge for any service(s) provided. You may also ask us not to exceed a given amount without checking with you first.

Advised service charges

Payment for initial advice services

Before we provide any services to you, we will have an introductory discussion to explain who we are, how we are paid and agree if we can help you. We will not make a charge for this. After this we will charge you.

Our charge options are detailed below, they are based on hourly rates, a percentage of the amount invested or an agreed fixed monetary amount based on the time spent on the work undertaken and taking into account the degree of experience and skill involved as well as the complexity of your situation. We will confirm the actual rate we will charge in writing before beginning work. Our typical charges are:

Hourly rate fees

Financial Adviser	£150
Paraplanner	£100
Administrator	£50

We reserve the right to charge for travel at our normal hourly rate.

Percentage rate fees

Activity applicable to all service levels	Initial fee
Review of existing investment portfolio and recommendations and/or investment of new money including implementation	Up to 3% of funds reviewed*
Review of pension arrangements and recommendations including implementation	Up to 3% of funds reviewed*
For example; for an investment of £100,000 our percentage charge would be £3,000.	

* See minimum charges for investment and pension work below

Fixed fee

A mutually agreed, maximum amount that we will not exceed without your agreement. Typically, this will be based on the anticipated number of hours to be worked or a percentage amount not exceeding that detailed above and will be subject to our minimum charges detailed below.

We may also work on this basis by agreeing a fixed fee for our advice services and separate implementation amount if you decide to proceed with our recommendations. The implementation percentage will not exceed the above percentage amounts.

Typical time spent on hourly paid work is:

Spending time with you gathering information and fact finding about your circumstances, your objectives, financial goals and existing arrangements where applicable	3 hours	£450
Researching suitable products, providers and advice issues	3 hours	£300
Preparing reports	3 hours	£400
Giving advice	3 hours	£450
Arranging plans and administration	2 hours	£100
Total		£1,700

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.

Minimum charges for investment and pension work (including regular contributions)

If you would like us to carry out a review of your financial circumstances and provide a report with recommendations your adviser will agree the actual amount you will pay for the services provided at the outset.

A minimum fee is payable regardless of whether or not you choose the hourly, fixed amount or percentage rate basis of payment. There may be additional charges for implementation of our recommendations and for providing an ongoing review, which we will agree with you before proceeding.

Please note: The agreed minimum fee is also payable if you decide not to proceed with our recommendations.

Minimum charge for Advised Investment Services is £600 (the equivalent of 3% of a maximum contribution to an investment ISA). Minimum charge for our Pension & Retirement Planning Advice is £1650* (Our standard minimum charge for defined benefit pension transfer advice is £3,025* (we will provide full details of our defined benefit transfer advice charges in a separate document if applicable to your situation.)

The above figures are our standard minimum charge for advice work including regular saving. The actual minimum fee payable will depend on the level of service you agree with your adviser and the amount of work undertaken on your behalf and will be confirmed on your Services and Payment (fee) Agreement.

* These charges reflect the level of complexity and time involved with advising on pension and retirement planning.

Your payment options

Settling your initial adviser charge in a single payment

Whether you buy a product or not, you will pay us an initial adviser charge for our advice and services that becomes payable on completion of our initial work and presentation to you of the recommendation report.

You will be required to settle the payment of your adviser charge on receipt of our invoice within 14 days of the presentation of our recommendations. We accept cheques and bank transfers. We do not accept payment by cash.

Alternatively, it may be possible for the payment to be facilitated by the insurance company or investment provider. This means that with your agreement the insurance company or investment provider will deduct our agreed adviser charge from your investment and pay it to us on your behalf. If you choose this method of settlement, less money will be invested in your plan.

AND / OR

Settling your adviser charge by instalments

This option is only available if we recommend regular premium products.

Paying by instalments through your recommended product

If you buy a financial product, you can choose to have your adviser charge deducted from the product through instalments. Although you 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.

These deductions will pay towards settling the adviser charge. These deductions will reduce the amount left for investment.

How your payment plan works:

Total monthly premium payable	£250
Total cost of advice	£1,200
Monthly payment for advice	£100
Length of repayment period	12 months

‘Split’ of monthly payment in the first year:

Invested: £150	Advice: £100
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If you choose to pay for the advice you receive through instalments, these instalments will be deducted from the premium you pay each month and allocated towards settling the adviser charge. For example, the total cost of advice is £1,200 you have been recommended a regular premium product into which £250 will be paid each month. £100 will be taken from this amount to pay off your adviser charge over 12 months. The remaining £150 will be invested during this time. At the end of this period the initial adviser charge would have been settled in full. From month 13 the full £250 will be invested.

Keeping up with your payments

If you choose to pay for the initial advice you receive via instalments, the full amount of the adviser charge will need to be paid irrespective of whether:

- the recommended product(s) is /are cancelled before the full amount is paid; and/or
- you subsequently decide to transfer your business to another firm / financial adviser

Any outstanding amounts, as at the date of cancelling the recommended product / transferring to another firm or adviser, will be due to be paid in full within 14 days of the termination / transfer date. An invoice will be raised for the full outstanding amount.

Ongoing service charges for Investment, Pension and Insurance Based Investment Product (IBIP) business

If agreed with your adviser, or if we believe that a periodic review service is required in order to act in your best interests, we will provide an ongoing service. These services might involve some or all of the following:

- Ongoing meetings or telephone discussions
- Reporting including an ongoing assessment of suitability
- Investment management (for example carrying out fund switches or rebalancing to meet an agreed risk profile)
- Tax assistance relevant to your investments (please note we are not tax advisers)
- Administration services e.g. change of address
- Other services as agreed

More details of the ongoing services specific to you will be provided separately (see your Service and Payment (fee) agreement for details).

Alternatively, it is possible to agree to a review on an ‘as needed’ basis for which the charge will be agreed at the time you request the review.

A charge is payable for our ongoing services as described below. This charge relates to the ongoing administration and review of any plans, investments or policies arranged by us on your behalf. If any new work is undertaken or you ask us to review financial products not originally arranged by us a separate charge will be agreed before we commence work.

Annual (or more frequent) service level	on-going annual fee
Ongoing review and administration of plans arranged by us	Up to 1% per annum of lump sum funds invested

For example; if you have £100,000 invested and the ongoing charge is 0.75% then the annual amount paid to EFAS will be £750. The actual amount will vary depending on the fund value.

The actual charge for ongoing services will be agreed before we commence any services and will be confirmed in our ‘Services and Payments (fee) Agreement’.

Settling your on-going service charge

It is possible to arrange for the charge to be deducted from your investments and paid to EFAS by the product provider. Or alternatively we can invoice you for settlement by cheque (or bank transfer) at agreed periodic intervals.

3b. Insurance

- ☒ A fee. A charge is made for advising, recommending, and arranging contracts in respect of life insurance, critical illness cover, income protection insurance, serious illness cover, mortgage protection and whole of life cover. You will pay for our services on the based on a fee or commission (a commission, is a percentage of the premium you pay to the insurer which is paid to us after the plan has started) or a combination of fee and commission. 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. The basis of the adviser charging fee options is identical to those outlined above for ‘investment’ contracts. If we agree that EFAS will be paid by commission, we will tell you how much the commission will be before you decide to proceed. Examples of commission on life assurance contracts are as per the examples in the No Advice section below.
- ☐ No fee for providing advice and a recommendation.

You will receive a quotation which will tell you about the amount of commission and any other fees relating to any particular insurance policy.

3c. Mortgages

- ☐ No fee.
- ☒ A fee of £550 for arranging the mortgage payable at the outset, plus, if the mortgage loan proceeds, we will also receive a procuration payment from the mortgage provider. Typically, this amount will be 0.30% of the loan amount; for example if you take out a loan of £100,000 you will pay our fee of £550 plus we will also receive a procuration of £300 (0.30% x £100,000). The actual amount will vary depending on the amount of the mortgage loan agreed. These fees will be in addition to any fees paid to the mortgage lender in relation to their costs in setting up the mortgage.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it. We will also include details of our fees in our ‘Services and Payments Agreement’ that you will be asked to sign.

Refund of fees

If we charge you a fee for arranging the mortgage, and your mortgage does not go ahead, you will receive:

- ☐ A full refund if the lender rejects your application.
- ☒ No refund under any circumstances.

Other benefits we may receive

We may on occasion receive minor non-monetary benefits from third parties such as product providers e.g. food and drink provided at a provider training event. Other support we may receive includes access to technical services, information technology support or the supply of product literature. Further information regarding any of these arrangements is available on request. Where relevant, any minor non-monetary benefits received will not conflict with our duty to act in your best interests.

4. Who regulates us?

Ecclesiastical Financial Advisory Services, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester GL3 4AW is authorised and regulated by the Financial Conduct Authority. Our FCA register number is 126123.

Our permitted business is advising and arranging investments, insurance and mortgages.

You can check this on the Financial Services Register by visiting www.fca.org.uk/register or by calling 0800 111 6768.

Our register number is 126123.

5. Loans and ownership

Benefact Broking & Advisory Holdings Limited owns 100% of our share capital.

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we or the providers with whom we arrange products were to go out of business. This depends on the type of business and the circumstances of the claim.

Investment

Most types of investment business are covered up to a maximum limit of £85,000.

Insurance

Investment based insurance e.g. pension and investment bonds. The maximum level of compensation is 100% of the claim (for firms declared in default after the 3rd of July 2015) without any upper limit. Long Term Insurance e.g. life assurance. The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

Mortgages

Regulated mortgage advising and arranging is covered up to a maximum limit of £85,000.

Please Note: Our buy to let mortgage services are NOT covered by the FSCS, except if they are regulated by the FCA. See our separate document “Information About our Buy To Let Mortgage Services document for more information.

Further information about compensation scheme arrangements is available from the FSCS. (www.fscs.org.uk)

Or by contacting

Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY

Telephone number: 0800 678 1100

International customers Telephone number: +44 207 741 4100

7. What to do if you have a complaint

If you have any reason to complain about the advice or service you've received, please contact us as soon as possible. You can complain in writing or verbally at any time to:

Ecclesiastical Financial Advisory Services Limited

Benefact House

2000 Pioneer Avenue

Gloucester Business Park

Brockworth,

Gloucester, GL3 4AW

Tel: 0800 107 0190

Email: EFASCompliance@ecclesiastical.com

If you are not satisfied with the response please contact the Group Compliance Officer using the contact details above.

Our promise to you

We will aim to resolve your complaint within three business days.

If this is not possible:

- We will promptly acknowledge all complaints
- All complaints will be investigated diligently and impartially within Ecclesiastical
- We will respond formally to your complaint as soon as possible
- We will keep you informed of the progress of the investigation.

If you're not satisfied with our response, or we have not completed our investigation after eight weeks, we'll inform you of your right to take the complaint to:

Financial Ombudsman Service,

Exchange Tower,

Harbour Exchange Square,

London, E14 9SR.

Tel: 0800 0 234 567

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

This complaints procedure does not affect your right to take legal proceedings.

Terms of business

Commencement

This Terms of Business will come in to force on signature of the declaration by the client.

This document sets out the basis on which we deal with you as a client. It is important that you take some time to look through this document and ensure that you understand the details enclosed. If you do not understand any point please ask for further information.

We rely on you to provide us with all the relevant information that we need to deliver a service that meets your needs and will enable us to identify products and services that best meet your personal circumstances. It will also help us to identify any specific needs regarding the methods by which we deliver our services to you or communicate with you. Failure to provide accurate or complete information e.g. details of any existing mortgages or loans, may affect the suitability of any recommendation we make. You should let us know immediately of any change in circumstances which might affect the advice we provide. Based on the information provided we will make a recommendation that is suitable for you after we have assessed your needs.

We will confirm to you in writing the basis for our reason for recommending the transaction in a Suitability Letter/ Report (also known as a recommendation report). Subject to the nominee and safe custody section below, we will make arrangements for all your investments to be arranged in your name unless otherwise instructed. We will forward to you all documents showing ownership of your investments as soon as practicable after we receive them; where a number of documents relating to a series of transactions is involved we will normally hold such documents until the series is complete and then forward them to you. You may also receive confirmation documents direct from the provider with whom contracts have been arranged on your behalf.

We may decline to act on your behalf if you fail to provide adequate information for us to proceed, or other circumstances occur which make it inappropriate for us to continue to act for you.

Client classification

In providing our services to you we have classified you as a 'retail customer'. This classification affords you the highest level of protection under the Financial Conduct Authority's regulatory regime. The Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS) may classify you differently. Their classifications will depend on your individual circumstances and may affect your right to complain to the FOS or claim under the FSCS.

Client money

EFAS does not handle client money. We never accept cash or a cheque payable to us unless the cheque is in settlement of our adviser charges or disbursements for which we have sent you an invoice. If you do send us money, this may delay your transaction as we may have to return this money to you.

Nominee & Safe custody services

Ecclesiastical Financial Advisory Services does not, hold, safeguard or administer client assets, but we may arrange business through a third party online service commonly known as a platform, which will provide custody services for your assets. Where this is the case, the legal title of investments will be registered in the name of the third party's nominee.

Transactions will be transmitted to the platform for example a fund supermarket, investment wrap platform, or similar third party investment institution for them to execute. Money or transferred assets will be placed with that third party for investment – we will never hold the assets for you. We will provide you with the relevant account opening details for the identified third party such as their Terms & Conditions, Nominee and Safe Custody Service, Best Execution Policy, Execution Venues and Conflicts of Interest Policy (or equivalent documents). The legal title of investments will be in the name of the third party's nominee.

For non-platform business we will make arrangements for your investments to be registered in your name unless you first instruct us otherwise in writing.

Investment objectives and restrictions

Following the issue of this document, any subsequent advice or recommendation offered to you will be based on your stated investment objectives, agreed level of risk you are prepared/able to take and any restrictions you wish to place on the type of investments or policies you are willing to consider. Details of your stated investment objectives will be identified during our discussions with you and confirmed in the Suitability Letter/Report that we will issue to you to confirm our recommendations. Unless confirmed in writing to the contrary, we will assume that you do not wish to place any restrictions on the advice we give.

Investment services

Ecclesiastical Financial Advisory Services is permitted to advise on and arrange (bring about) deals in investments.

With regard to investments which we have arranged for you, these will not be kept under review unless you ask us to do so and agree an ongoing service. However, we will advise you upon your request and/or in accordance with the ongoing service you have agreed with your adviser in your Service and Payment (fee) Agreement. Details of any ongoing service will be contained in the Services and Payment (fee) Agreement. However, we may contact you in the future by means of an unsolicited promotion (i.e. where you had not expressly requested it) should we wish to contact you to discuss the relative merits of an investment or service which we feel may be of interest to you.

Order execution policy (also known as best execution policy)

It is in the interests of our clients and Ecclesiastical Financial Advisory Services that we obtain the best possible result when placing orders with other firms (e.g. third party brokers or platforms) for the execution of client orders or when transmitting orders on behalf of clients for particular investments – e.g. shares. We are required under the Rules of the Financial Conduct Authority to take all sufficient steps to provide 'best execution' when carrying out such transactions.

Where we place or transmit orders for such investments on behalf of our clients, we may utilise the services of a third-party broker and base our decision to place or transmit an order on the price and cost of execution of the order. For orders in collective investment schemes (e.g. unit trust), however, the price of units or shares in the scheme is normally set by the scheme operator or manager and as such we have little influence over the price available.

Full details of our order execution arrangements are provided in our Order Execution Policy, a copy of which can be provided on request.

Privacy policy

We will keep all of your personal information private and confidential, except where disclosure is made at your request or with your consent. It will be stored and used in accordance with the applicable data protection law. A copy of our Privacy Policy is available from our website at www.ecclesiastical.com/privacypolicy

Incentive Schemes

Please note our staff are paid a salary and we operate an internal bonus scheme covering a range of criteria including performance rating and the attainment of sales and quality targets. This applies to all types of contract arranged including investment contracts, mortgages and insurance policies (life insurance policies including all insurance contracts with an investment content such as investment bonds, endowments, whole of life plans and personal pensions). This means that advisers and other staff, may be paid a bonus for achieving targets. This is paid by the company and not by the insurers or other providers with whom contracts are arranged. No one type of contract that we recommend is given more prominence than others. Our internal performance management and conflicts of interest policies are used to manage the scheme.

Conflicts of interest policy

A conflict of interest is where the interests of the Company including individuals within the Company may conflict with those of our customers. This can also include where the Company has a material interest in the business that has not otherwise been disclosed. This does not include goods or services that would be expected to assist in the carrying on of the business.

Occasions may arise where the firm, an employee, or other associates of the firm has competing professional or personal interests which may prevent these services being provided to clients in an independent or impartial manner.

Ecclesiastical Financial Advisory Services (EFAS) takes all the appropriate steps to prevent conflicts of interests from occurring in line with the firm's conflicts of interest policy. However, there may be occasions where a conflict of interest cannot be prevented. Where this is the case, we will disclose to you the nature of the conflict and the steps that we will take to mitigate the risks that you will be treated unfairly as a result of any conflicts identified.

Please note: EFAS is part of the Benefact Group of companies which includes Edentree Investment Management Limited and their suite of responsible and sustainable investment funds. Where appropriate, to help meet our clients investment objectives. EFAS do recommend Edentree Investment Funds and will make a full disclosure where this situation applies. EFAS receive no additional incentives from Edentree for recommending their funds.

We will make you aware of any conflicts of interest before the provision of services to enable you to choose whether you still wish to proceed with services.

Structures have been put in place using separation of function and restrictions on activities which are designed to ensure that the relevant people maintain an appropriate degree of independence. This ensures that our customers will be treated fairly if a conflict of interest arises. Please contact us if you would like further information on our conflict-of-interest policy or a copy of it.

Termination of terms of business

You or we may terminate 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 services already provided / transactions already initiated, which will be completed according to the Client Agreement unless otherwise agreed in writing. You will be liable to pay for any transactions made and/or services carried out prior to termination and any adviser charges or other fees due to Ecclesiastical Financial Advisory Services, which may be outstanding.

Law

In legal disputes, the Law of England and Wales will apply.

Means of Communication

We will enter into communication with you through whatever means are convenient to you and us, including face-to-face, telephone, paper, e-mail and other acceptable electronic communication methods including audio.

You may at any time (free of charge) choose to change your method of communication or request information in paper format that has previously been provided to you other means. For example, where the original communication was sent by email.

Our communications will ordinarily be in English, both in respect of oral and written communications. In addition, where requested we can provide a translated version of this document.

We are required by our regulators (the FCA) to keep records of any telephone conversations or other electronic communications with our clients in relation to the arranging of transactions in investments that are categorised as financial instruments.

Please note that for telephone conversations wherever possible, the records will be obtained and retained by recording calls. In some situations where recording the telephone conversation is not possible a written note will be retained. A copy of our call recording policy is available upon request.

The term 'electronic communication' covers many categories of communications and includes (amongst others) video conferencing, fax email, Bloomberg mail, SMS, business to business devices, chat, instant messaging and mobile devices applications.

You may give us instructions and information either verbally or in writing (which may include a fax or if agreed email). Any instruction or information in writing shall be sent to our address or fax number or any other address or number that we provide. If we need to communicate with you in writing, we will do so at the address or fax number provided on your application form, or any other address or fax number you supply us with in writing.

General information

You have the right to inspect copies of contract notes, vouchers and entries in our books or computerised records relating to your transactions.

We keep records of our business transactions for at least six years. Or it could be longer depending on the type of contract.

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are, normally, disclosed in relevant documentation.

If you have any queries please contact us on 0800 107 0190.

Customer declaration

Please sign this declaration once you have read it and return it to us

I/We declare that the information provided by me/ us during the process will form the basis on which Ecclesiastical Financial Advisory Services Limited will provide financial/mortgage advice.

I/We confirm that the information provided is, to the best of my/our knowledge, correct.

I/We have received the 'about our services and costs' document from Ecclesiastical Financial Advisory Services Limited on

day		month		year				

I/We confirm that I/we have received a business card *

**Delete if appropriate*

Additional customer declaration
Limited advice

(please tick the box if the following is applicable)

☐ I/We further declare that I/we did not want to disclose certain personal/financial information and I/ we are aware that this may prevent an adviser from being able to identify areas where it might have been appropriate to make recommendations, or which could have an effect on the recommendations that have been made.

Additional customer declaration
No Advice services

(please tick the box if the following is applicable)

☐ I/We further declare that I/we did not want to receive advice from Ecclesiastical Financial Advisory Services and that we have asked to proceed in line with the No Advice services described in the 'about our services and costs' document.

NB: Please understand that Ecclesiastical Financial Advisory Services Limited reserves the right to decline to give advice if full information is not provided.

Data Protection

Your privacy is important to us. We will process your personal data in accordance with the applicable data protection law.

The data controller in respect of any personal data which we may hold about you or process is Ecclesiastical Financial Advisory Services Ltd who you can contact via Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Gloucester GL3 4AW or on 0345 6073274 or email compliance@ecclesiastical.com.

We process your personal data for the purposes of offering and implementing financial advice recommendations on life assurance, investments, pensions, mortgages and other financial advice related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention and business management. These processes may involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as product providers, mortgage providers, credit reference agencies, fraud prevention agencies, service providers, multiple quote providers, professional advisors, business partners and our regulators. In some circumstances the processing may be carried on outside of the European Economic Area where suitable arrangements will be taken to ensure that your personal information is protected.

In order to provide financial advice appropriate to your needs we may need to collect or process information relating to your or a dependant's health or criminal convictions. As this is 'sensitive personal data' we are required to obtain your explicit consent to process this information. If you do not consent to us processing this information we may be unable to provide you with financial advice or recommend products suitable for your needs. You are entitled to withdraw this consent at any time. However, withdrawing your consent may mean we are unable to continue to provide you with an on-going advice service. This could mean that the products you hold may no longer be appropriate for you.

Where you are providing us with information about a person other than yourself (including any dependants), you agree to notify them of our use of their personal data and obtain their consent to our use of any special categories of personal data such as health information and/or information relating to criminal convictions and offences. You agree that provision of our services to you is conditional on you providing such notices and obtaining such consents. Any third party whose personal data we use may withdraw any such consent at any time but if consent is withdrawn then we may be unable to continue to provide advice services to them (and possibly you), and this may mean that we are unable to continue to provide you with an on-going advice service.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes.

Deliberately left blank

You can opt out of marketing communications at any time by opting out below or by clicking on the link at the bottom of any email or by contacting us.

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.ecclesiastical.com/privacypolicy or contact our Data Protection Officer.

(please tick the box if the following is applicable)

- ☐ I/We consent to you processing our sensitive personal data for the above purposes.
- ☐ I/We confirm that I/We have obtained the explicit consent of all other data subjects (including our dependants) to provide any of their sensitive personal data for you to process as described above.
- ☐ I/We consent to receiving any marketing communications about Ecclesiastical Financial Advisory Services and/or any companies within the Benefact Group and/or any business partners of Ecclesiastical Financial Advisory Services.
- ☐ I/We **opt out** of receiving any marketing communications about Ecclesiastical Financial Advisory Services and/or any companies within the Benefact Group and/or any business partners of Ecclesiastical Financial Advisory Services.

This is our standard terms of business agreement upon which we intend to rely. For your own benefit and protection you should read the terms carefully before signing, as by signing you consent to the terms contained within the 'about our services and costs' document. If there are any terms within it that you do not understand, please ask for further information. The terms will come into effect from the date of acceptance of this agreement, which will be confirmed by the date provided in the 'date of signature' box below, unless otherwise stated.

Customer 1

Full name

Signature

Date

Customer 2

Full name

Signature

Date

Deliberately left blank

Contact us

To find out more, contact Ecclesiastical Financial Advisory Service today, on

0800 107 0190

Lines are open 8:30am – 5:30pm Monday to Friday (excluding bank holidays). We may monitor or record calls to improve our service

You can email us at

getadvice@ecclesiastical.com

Or visit us at

www.ecclesiastical.com/getadvice

Other useful contacts

Ecclesiastical home insurance

0345 777 3322

www.ecclesiastical.com/homeinsurance

Ecclesiastical church insurance

0345 777 3322

www.ecclesiastical.com/churchmatters

If you would like this booklet in large print, braille or audio format please call us on 0800 107 0190. You can also tell us if you would like to always receive literature in another format.

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