

## Our Services & Fees

---

### 1. Background

---

This document provides important information about our services, our fees, our regulatory status and your protections and rights in respect of the services that we provide.

You can use this document to decide whether our services are right for you.

---

### 2. Our regulator

---

We are an Appointed Representative of the PRIMIS Mortgage Network, a trading name of Personal Touch Financial Services Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates financial services.

PRIMIS is included on the Financial Services Register under registration number 187834. You can check this via the FCA website [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.

PRIMIS Mortgage Network authorise us to advise and make arrangements in relation to life and health insurance, and general insurance and to carry out credit broking.

---

### 3. What type of service do we offer?

---

We provide an advised service. This means that we will assess your needs and make a personal recommendation for each of the insurance areas for which you have asked us to provide a service.

We act for you and not the insurer in connection with the services we provide.

---

### 4. Whose products do we offer?

---

#### **Insurance**

We offer products from a comprehensive range of insurers for the following insurance products: term assurance, family income benefit, non-investment whole of life assurance, critical illness insurance, income protection insurance, accident, sickness and unemployment insurance and household Insurance.

---

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

---

#### **Insurance**

We won't charge you a fee for our services relating to insurance but we will receive commission from the product provider. The commission will be calculated as a proportion of the premiums paid for the insurance product.

You will receive a quotation which will tell you about the fees and charges relating to any particular insurance policy that we recommend.

---

## 6. Payments to us

---

You should only pay money to us to settle any fees that we have charged you for our services. We cannot accept payments of any other type. We do not accept cash as a form of payment.

Any payment requested by third parties, for example, product providers should be paid directly to that third party. We are not authorised to hold client money (that is, money which is to be held or processed on your behalf, as defined by the FCA).

---

## 7. Your duty to provide full and accurate information

---

It is your responsibility to provide complete, accurate and comprehensive information to us and to any product provider we might recommend.

Failure to disclose material information could invalidate any insurance product that we arrange for you.

We are entitled to rely on the information that you have disclosed to us. We cannot be held responsible for any consequences arising from the information held on your file becoming inaccurate as a result of changes that you have not told us about.

---

## 8. Conflicts of interest

---

We maintain procedures to prevent and manage conflicts of interest arising between you and us or PRIMIS or between you and any other client of ours or of PRIMIS.

Circumstances might occasionally arise where we consider that these procedures will not be sufficient to ensure, with reasonable confidence, that the risks of damage to your interests will be prevented. In these cases we will clearly disclose the following to you in writing before we undertake any business for you:

- a specific description of the conflict of interest that has arisen;
- the risks to you that arise from the conflict of interest;
- confirmation that we do not consider that our normal organisational and administrative arrangements are sufficient to mitigate these risks.

Our disclosure will provide sufficient information to enable you to make an informed decision about the risks to you and hence whether you should proceed with the service.

---

## 9. What to do if you have a complaint?

---

We hope that you will be satisfied with the service that we provide. If you wish to register a complaint, please contact us:

<b>In Writing:</b>	The Customer Resolution Manager, Personal Touch Financial Services Limited, 3700 Parkside, Birmingham Business Park, Solihull. West Midlands. B37 7YT.
<b>By Telephone:</b>	0121 767 1139
<b>By Email:</b>	<a href="mailto:complaints@personaltouchfs.com">complaints@personaltouchfs.com</a>

PRIMIS will aim to deal with your complaint quickly and impartially. You can see our full complaints procedures via our website [www.primis.co.uk](http://www.primis.co.uk). If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

Full details can be found on its website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

---

## **10. Are we covered by the Financial Services Compensation Scheme?**

---

We are 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.

Further information about this scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to:

Financial Services Compensation Scheme,  
10th Floor, Beaufort House,  
15 St Botolph Street,  
London EC3A 7QU.

Telephone: 0800 678 1100 or 0207 741 4100

---

## **11. Client Confidentiality**

---

We will keep all of your personal information private and confidential, even when you are no longer a client, in accordance with prevailing data protection legislation. Our Data Privacy Statement provides full information about how we will use your data.

---

## **12. Electronic verification of identity**

---

We are required by law to confirm your identity, which means we are required to seek proof of who you are and where you live. This is to comply with money laundering regulations.

We may attempt to check your identity electronically based on the information you provide, and may pass on and exchange information with appropriate agencies in order to carry out those searches and checks.

If our service is being provided to a legal entity (for example, if you are a limited company or a partnership) we are required to verify the identity of the beneficial owners (usually those who hold over 25% of your capital or profit or voting rights or who otherwise has a controlling interest), your Directors or partners and anyone who has authority to give instructions to us. We may attempt to electronically check the identity of the individuals who you have told us, or who we separately identify, fall into these categories.

Electronic identity checks will leave an enquiry footprint on the credit file of the individual for every check carried out. However, electronic identify checks do not affect credit scores. In making use of our services, you confirm your acceptance of our use of credit reference agencies which will result in such a record.

We will require alternative proof of identification from you if electronic verification of identify is not successful.