



# about our services and costs

Oaklands Business Centre  
 Hooton Road, Hooton  
 Cheshire, CH66 7NZ.  
 Tel: - 0151 328 5678



Edition: v1 14.08.15

## Intrinsic Customer Promise

We will always treat you fairly. You can expect in all our dealings with you that we will:

- treat you as we ourselves would expect to be treated
- never take advantage of you
- be open and honest
- quickly put right any mistake that we make.

## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

## 2. Whose products do we offer?

### Insurance

✓	We offer products Private Medical Insurance from a range of insurers.
✓	We offer Life, Critical Illness, Private Medical Insurance, Income Protection and Whole of Life products from a panel of leading insurers*. *If we are unable to meet your needs from the panel then we are able to review products from the whole market. Ask us for a list of insurers we offer insurance from.
✓	We offer general insurance products from Legal & General*. *If Legal & General cannot insure you for Buildings and Contents we may use a range of other providers.

## 3. Which service will we provide you with?

### Insurance

✓	We will advise and make a recommendation for you after we have assessed your needs for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, Home Insurance, and Private Medical Insurance.
	You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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

##### Insurance

	A fee.
✓	No fee for life and critical illness insurance, buildings and contents insurance or mortgage payment protection insurance.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

#### 5. Who regulates us?

Chester Partnership is an appointed representative of Intrinsic Financial Planning Limited and Intrinsic Mortgage Planning Limited Wakefield House, Aspect Park, Pipers Way, Swindon, SN3 1SA which is authorised and regulated by the Financial Conduct Authority. Intrinsic Financial Planning Limited's FCA Register number is 440703 and Intrinsic Mortgage planning Limited's FCA Register number is 440718.

The permitted business of Intrinsic Financial Planning Limited and Intrinsic Mortgage Planning Limited is advising on and arranging pensions, investments, mortgages, life assurance and general insurance.

You can check this on the FCA's Register by visiting the FCA's website [www.FCA.gov.uk/register](http://www.FCA.gov.uk/register) or by contacting the FCA on 0845 606 1234.

#### 6. Loans and ownership

Intrinsic Financial Services Limited owns 100% of the share capital of Intrinsic Financial Planning Limited and Intrinsic Mortgage Planning Limited. Old Mutual Wealth Life Assurance Limited owns 100% of the share capital of Intrinsic Financial Services Limited.

#### 7. Other Interests

Intrinsic has a number of payment arrangements with various product providers to facilitate adviser learning and enhance the outcomes for our clients. Further details are available on request.

Intrinsic operates a panel of protection providers as part of its restricted offering as explained in Section 2. The product providers who make up the protection panel contribute to additional customer benefits including Accidental Death Benefits and claims support via Red Arc. These additional customer benefits are funded through commission payments to Intrinsic and further details are available on request.

#### 8. What to do if you have a complaint

If you wish to register a complaint, please contact us:

**In writing:** Write to Complaint Department, Intrinsic Mortgage Planning Ltd, Wakefield House, Aspect Park, Pipers Way, Swindon, SN3 1SA.

**By phone:** Telephone 01793 647400.

**If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.**

## 9. 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 cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

### Insurance

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

### Mortgages

Mortgage advising and arranging is covered up to a limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

## Terms of Business

This document sets out the terms of business between Intrinsic Financial Services, its Appointed Representatives and its clients. These Terms of Business apply until further notice. Either we or you can end them at any time, without penalty and this will not affect any outstanding transactions being carried out on your behalf.

## Investment Advice and Recommendations

Any investment advice your adviser provides will be based on your personal financial objectives. We will confirm these objectives, and the reasons for each recommendation in a "Reason for Recommendation" letter. If you have asked for any restrictions on the types of investment or the markets you wish to invest in, these will be confirmed in the Reason for Recommendation letter.

## Your Duty of Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out an insurance policy. It is important that all statements made on the proposal form, or on any additional documentation are full and accurate. Please be aware that if you fail to disclose any relevant information, or any change of circumstances to your insurer then any claim may not be paid. We strongly recommend that the information you provide is checked thoroughly prior to submission.

## Acting in your Best Interests

If any material interest or conflict of interest should arise in business that we are arranging for you, we will let you know and ask for your consent before we carry out your instructions.

## Your Rights and Client Classification

The FCA has rules which affect the rights you have as a customer.

We classify all our individual customers as 'retail' customers. As a retail customer you have rights under the Financial Ombudsman Service and the Financial Services Compensation Scheme (FSCS). These are set out in the Initial Disclosure Document – "What to do if you have a complaint" and "Are we covered by the Financial Services Compensation Scheme" sections. We have internal complaint handling procedures available – ask us if you would like a copy.

There are other classifications of customer that don't have these rights. These are "professional" customers - such as listed companies, local authorities and larger partnerships or trusts. Also "eligible counterparties" (e.g. national governments and other state bodies, banks or regulated financial services firms).

If you'd like to know how you would be classified please write to Intrinsic Financial Services Ltd Compliance Department, Wakefield House, Aspect Park, Pipers Way, Swindon, SN3 1SA or to the Financial Ombudsman Service and FSCS.

These Terms of Business will apply from 1/12/2007 and will remain valid until further notice. We reserve the right to change them or anything in them at any time. Either we or you can end them at any time, without penalty and this will not affect any outstanding transactions being carried out on your behalf.

## **Data Protection Act 1998**

The personal information you provide will assist your financial adviser in offering you the best advice as required by the Financial Services and Markets Act 2000. The personal data you provide will be used and stored in accordance with the Data Protection Act 1998. To understand exactly what data we hold, why we hold it and your rights under the Data Protection Act 1998 our Fair Processing Notice can be viewed at [www.intrinsicfs.com](http://www.intrinsicfs.com)

## **Client Money**

**We do not handle Client Money.** We never handle cash and will not accept a cheque made out to us (unless it is a cheque in settlement of monies owed to us).

## **Governing Law**

This agreement shall be governed and construed in accordance with the laws of England and Wales. In relation to any dispute, the client irrevocably agrees to submit to the non-exclusive jurisdiction of the English courts.

## **Financial Crime**

All transactions relating to the services provided by us are covered by Money Laundering Regulations and the Proceeds of Crime Act. The FCA also requires that we have appropriate measures in place to prevent the furtherance of financial crime. Our responsibilities under these Regulations, and the rules of the FCA, include but are not limited to verifying the identity and address of our clients and of any third party making payments on their behalf. Where we require, you must supply proof of your identity in accordance with the requirements of the above Regulations.

Such verification may include electronic searches of the electoral roll and the use of credit reference agencies, which will result in a 'soft foot-print' on your credit records. This foot-print is not visible to other financial service providers and does not affect your credit rating in anyway. In accordance with the Data Protection Act 1998 acceptance of these terms and conditions represents your permission to us to access this information.