

Plan Money Ltd

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Client Agreement

Explaining regulation and client protection

This document provides you with an introduction to Plan Money It is an agreement between you and the firm, setting out the terms and conditions of our advice service.

Please sign and return



Plan Money

Independent Financial Advice

All financial advisory firms have to operate an either independent or restricted advice service.

Independent	An Independent adviser must consider all possible options for you, and do so free from any restrictions or bias.
Restricted	An adviser who's not classed as independent will be a restricted adviser. Advice will be referred to as restricted if it considers only certain products, and/or doesn't cover products from every available company.

At Plan Money we operate as Independent Financial Advisers. Our access to Mortgage Lenders is sufficiently comprehensive to enable a broad representation of the whole of the market.

Regulated by the Financial Conduct Authority

Plan Money Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under reference 605911. You can check this on the Financial Services Register by visiting the FCA website: www.fca.org.uk/register or by contacting the FCA on 0800 1116768. The FCA regulates the retail financial services industry in the UK and in addition to providing financial planning services, we have been given permission to advise on and arrange savings and investments, pensions, personal pension transfers, equity release, long-term care insurance, mortgages, residential buy-to-let mortgages, and non-investment Insurance contracts. We can also advise on products and services which are not regulated by the FCA and will inform you when this is the case.

Under the terms of the FCA, we will classify you as a Retail Client for investment business which provides you with the highest level of regulatory protection through the Financial Ombudsman Service.

Where you have previously received financial advice, responsibility for that advice remains with the adviser/firm who provided it.

We will not be obliged to provide any future reviews or advice unless such a service is mutually agreed in advance.

Plan Money does not provide legal advice.

Plan Money does not hold client money. Payment into investments should be made directly to product providers only. We do not accept any cash payments. We deal with payment for settlement of our invoices for agreed fees.

Our fees

For a detailed summary of our service and fee structure please refer to our **Client Services** document.

Data protection

Plan Money is a data controller and a data processor in respect of the personal data it receives. Your data is collected for the purposes of providing financial advice, administration and management.

Consent

Personal data is dealt with under the General Data Protection Regulation (GDPR) 2018, Anti Money Laundering Regulations 2017 and the Serious Crime Act 2015. We will ask for your consent at the beginning of the professional relationship, to collect identification and information of a personal nature. We require your consent to hold and process personal information before we are able to provide you with any financial advice. We may also make checks with credit agencies to authenticate and verify your identity and credit status. By signing this agreement, you are giving your permission for such checks to take place. If we need to collect special category data (e.g. health or mental conditions, trade union membership, biometric data (verification or identification data)) we will obtain your explicit consent first.

What data will we require?

Before we provide services to you, we are obligated to collect and retain in-date identification containing a photograph and your address, in accordance with Anti-Money Laundering regulations. Specific types of document are permissible to satisfy this requirement. Should the identification documentation become out-of-date, we may request new documentation in order to ensure our records remain accurate and that we are complying with regulations. We will also need to collect pertinent personal background information relevant to the financial planning area on which you require advice. We may also ask for additional identification data that will be required by third parties, e.g. a mortgage arrangement, as this will be required by any mortgage lender processing an application. This information could include data from third parties such as an employer, credit reference agency, or other organisations. This may also include sensitive information about physical or mental health. The extent of the information gathered will depend on the type and scope of the service we are providing.

Taking copies of your personal data

Our Advisers may capture copies of your personal data documentation via mobile devices, such as mobile telephones. The pictures can then be transferred to Plan Money's server which holds our

client files. In this instance, such photographs will be deleted from the mobile device once they are confirmed in your file. Advisers may also hold your contact details on their mobile devices. This will be limited to essential contact information, e.g. telephone, address, email.

Processing personal data

'Processing' incorporates obtaining, recording and holding information or data. It includes reviewing it and potentially transferring it to other companies, such as product providers, the Financial Conduct Authority, our auditors or insurers or any other statutory governmental or regulatory body for legitimate purposes. Your personal information held by us may be disclosed to such third parties on a confidential basis and in accordance with the regulations.

Retention of personal data

We will retain your personal data according to the statutory requirements for regulatory products and the areas of advice. The statutory minimum term is 6 years however our client files are retained indefinitely, should they need to be referred to, to review historic advice activity or provide an on-going service. We have a separate GDPR agreement with our email provider for the security and confidentiality of our clients' personal data held on our server.

Your right to a copy of your personal data

You are entitled to have access to your personal data held by us. There will be no charge for providing this information; however, we reserve the right to charge a small fee for subsequent repeat requests. If you believe that any information held by us on your behalf is incorrect or incomplete, you should write to: Plan Money Ltd, Data Protection Officer, Bentley House, Forge Lane, Gt Bentley, Colchester CO7 8GD.

Looking after your interests

Financial Services Compensation Scheme

You are protected by the Financial Services Compensation Scheme (FSCS) in the event that certain product providers cannot meet their obligations. Further information about the FSCS can be found via their website www.fscs.org.uk

Conflict of interest

Occasions may arise where we or one of our existing clients have some form of interest in business being transacted by or for you. Likewise, a potential conflict of interest may arise between two or more different clients of Plan Money. If we become aware that our interests or those of our clients

are potentially in conflict, we will write to you and obtain your consent before continuing our services.

We will never share your data with a third party in e.g. divorce or separation cases and would prefer not to act for both parties where possible. We will always look to act with care, diligence and fair treatment of our clients.

Risk assessment

When entering into any investments, we will establish your risk profile, which incorporates your tolerance to investment volatility, capacity for loss and your investment experience. We will communicate appropriate risk warnings in relation to any recommendations we make.

Complaints

In the event you are dissatisfied with our service or a recommendation we have made, you are entitled to make a complaint. If you do wish to make a complaint, please send this in writing to: Plan Money Ltd, Compliance Oversight, Bentley House, Forge Lane, Gt Bentley, Colchester CO7 8GD.

Plan Money Ltd has a complaints procedure which is available on request and is followed to ensure your complaint is dealt with in an efficient and timely manner. If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information about the FOS can be found via their website www.financial-ombudsman.org.uk

Declarations

Force majeure

Plan Money Ltd shall not be in breach of this Agreement and shall not incur any liabilities to you if there is any failure to perform its duties due to any circumstances beyond its control.

Termination

This Client Agreement will take effect immediately once signed and will continue in force until it is cancelled, or an updated Client Agreement replaces it. This Agreement and the authority to act on your behalf may be terminated at any time, by either party.

Notice of termination must be given in writing and will take effect immediately upon receipt. Any termination will be without prejudice to the completion of any transactions already commenced on your behalf or any rights or obligations already arising. You would be expected to pay for any costs incurred up to the date of termination or a due proportion of any fees previously agreed.

Agreement & Consent

GDPR confirmation and preferences

Please tick the following boxes to confirm.

	Client 1	Client 2
I am aware of my rights under the General Data Protection Regulation, and I authorise the collection, process and transfer of personal data and special category data if necessary as described in this Agreement, for the purposes of providing me with financial advice and the arranging and administration of financial products.	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
I am aware that I have the right to access the information that Plan Money holds about me.	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
I give my consent to be contacted by Plan Money in relation to my financial planning requirements.	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
Please indicate your preferred method of contact. Tick all that apply.	<input type="checkbox"/> Email <input type="checkbox"/> Post <input type="checkbox"/> Telephone <input type="checkbox"/> SMS	<input type="checkbox"/> Email <input type="checkbox"/> Post <input type="checkbox"/> Telephone <input type="checkbox"/> SMS
I give my consent to be contacted only by Plan Money for marketing purposes.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>This is our standard Client Agreement upon which we intend to rely. This agreement will be governed by and construed in accordance with the laws of the United Kingdom and shall be subject to the non-exclusive jurisdiction of the courts of England and Wales. If there is any aspect which is unclear of which you are unsure, please do not hesitate to ask for clarity.</p> <p>Please sign below to confirm you have read and understood the contents of this document.</p>		
Signature		
Print name		
Date	/ /2021	/ /2021