

F1RST Financial Services

Investment • Pension • Mortgage • Protection

What this document contains and what it means to you

I am a Mortgage & Protection Specialist and part of F1RST Financial Services. We offer mortgage & protection advice from a panel that is representative of the whole of market. This means I can tailor my advice and offer products and services in a more effective manner for all concerned. My aim is to help our clients understand, protect and increase their assets and at the same time, help reduce their outgoings. This document will outline the services I am able to offer you.

It contains:

Our Terms of Business for Mortgage & Insurance.

Protecting Your Personal Information

Key Facts about our services.

Factfind Declaration and Your Consent.





F1RST Financial Services

Investment • Pension • Mortgage • Protection

Our Terms of Business

WE ARE BOUND BY THE RULES OF THE FINANCIAL CONDUCT AUTHORITY AND PROFESSIONAL INDEMNITY INSURANCE IS MAINTAINED FOR THE PROTECTION OF CLIENTS.

When we have arranged any contract or contracts for which you have given us instructions, we will not give you any further advice unless you request it, although we will be glad to advise you at any time if you ask us to do so. 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 not affect the completion of any transaction on your behalf.

WE DO NOT HANDLE CLIENT'S MONEY. We do not accept cash or cheques made payable to us (unless it is in settlement of fees, charges or disbursements for which we have sent you an invoice). Cheques for premiums, investments, contributions etc, should always be made payable to relevant lender, life office, investment/fund manager or pension provider.

WE OFFER FINANCIAL ADVICE. Any advice or recommendation that we offer to you, will be based on your stated objectives, circumstances and take into account any restrictions that you wish to place on the type of products you would be willing to consider.

With very few exceptions, we will confirm to you in writing the basis of our reason for recommending the products arranged on your behalf.

Your stated objectives will be reiterated in the **Suitability Report**, which we will issue to you following our recommendation, along with details of any special risks associated with the product recommended. Unless confirmed in writing to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

Full details of the products we may recommend to you including, for example, the minimum duration of the product, information on the right to cancel or whether no right to cancel arises, and any other early termination rights and penalties, will be covered in the relevant product disclosure information you will receive before conclusion of any contract.

Any products we have arranged for you, will not be kept under review but we will advise you upon your request.

YOUR PROTECTION

Circumstances can arise where we or one of our other customers may have some form of interest in business being transacted for you. If this happens or we become aware that our interests or those of one of our other customers conflict with your interests, 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 most cases you can exercise a right to cancel, by withdrawing from the contract recommended to you. In general terms you will have a 30 day cancellation period for a pure protection policy and a 14 day cancellation period for a general insurance policy. Please note that in most instances you will not be able to exercise a right to cancel a mortgage contract, unless the contract is concluded at a distance (i.e. no face to face advice), at which point you will have a 14 day cancellation period. Additionally, any contracts arranged at your explicit consent (normally referred to as "execution only") do not provide cancellation rights.

The start of the cancellation period will normally begin, for pure protection policies, 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.

All Policy Documents or Lender's Offer Documents will be forwarded to you as soon as practicable after we receive them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you.

PROTECTING YOUR PERSONAL INFORMATION

- To properly provide our services properly we'll need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.
- Processing of your personal data is necessary for the performance of our contract for services with you and in meeting our obligations to preventing money laundering or terrorist financing. Generally this is the lawful basis on which we intend to rely for the processing of your data. (Please see the reference to special categories of data below). Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you and to prevent money laundering or terrorist financing.
- We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service we'll need to pass certain personal details to the product or service provider.

- We may engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/ email /letter etc.).
- The organisations to which we may pass your details also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.
- We will issue you with our Privacy Notice. This is a separate document which provides more information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.
- As part of this agreement we'll ask you to consent to the transfer of personal information in accordance with the protections outlined above.
- **Special categories of personal data:** there are certain categories of personal data that are sensitive by nature. The categories include: data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data we will only gather this with your explicit consent.
- If you are concerned about any aspect of our privacy arrangements please speak to us.

keyfacts

about our services



2 Clarendon Road
Westbourne
Bournemouth
BH4 8AH

F1RST Financial Services

01202 757136

1. The Financial Conduct Authority (FCA)	
The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.	
2. Whose products do we offer?	
Insurance	
<input checked="" type="checkbox"/>	We offer products from a range of insurers for Mortgage Protection, non investment Term Assurance and Family Income Benefit Term Assurance.
<input type="checkbox"/>	We can only offer products from a limited number of insurers for Mortgage Protection, non investment Term Assurance and Family Income Benefit Term Assurance. Ask us for a list of the insurers we offer insurance from.
<input type="checkbox"/>	We can only offer products for a single Mortgage Protection, non investment Term Assurance and Family Income Benefit Term Assurance.
Mortgages	
<input checked="" type="checkbox"/>	We offer mortgages from a panel that is representative of the whole market.
<input type="checkbox"/>	We can only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
<input type="checkbox"/>	We can only offer a limited range of mortgages from a single lender.
3. Which service will we provide you with?	
Insurance	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs for Mortgage Protection, non investment Term Assurance and Family Income Benefit Term Assurance.
<input type="checkbox"/>	You will not receive advice or a recommendation from us for Mortgage Protection, non investment Term Assurance and Family Income Benefit Term Assurance. 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.
Mortgages	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	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

<input type="checkbox"/>	A fee of £ for Mortgage Protection, non investment Term Assurance and Family Income Benefit Term Assurance.
<input checked="" type="checkbox"/>	No fee for Mortgage Protection, non investment Term Assurance and Family Income Benefit Term Assurance.

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

Mortgages

<input type="checkbox"/>	No fee.
<input checked="" type="checkbox"/>	A fee of £349 payable on Completion. We will also be paid commission from the lender/company.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

5. Who regulates us?

F1RST Financial Services, 2 Clarendon Road Westbourne Bournemouth BH4 8AH is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 474119.

Our permitted business is advising on and arranging mortgages and non-investment insurance business.

You can check this on the Financial Services Register by visiting the FCA's website www.fsa.org.uk/register or by contacting the FCA on 0800 111 6768.

6. Loans and ownership

F1RST Financial Services is a privately owned company.

7. What to do if you have a complaint

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

In writing: Write to Tony Davies F1RST Financial Services 2 Clarendon Road Westbourne Bournemouth BH4 8AH

By phone: Telephone 01202 757136

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

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

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £50,000 so the maximum compensation is £50,000.

Further information about the Compensation scheme arrangements is available from the FSCS

FACTFIND DECLARATION

I confirm that the answers I have given to the questions in the Factfind Document are a true and accurate record of my circumstances and requirements and I am happy that these details have been recorded correctly. I understand that this information will form a record of the meeting held and will be used to assist in finding the correct solutions to my requirements.

YOUR CONSENT

I authorise the transfer of information, on a confidential basis when warranted between any such third parties. I acknowledge that the Terms of Business Letter will come into effect from the date of issue.

SENSITIVE PERSONAL DATA

The primary basis on which we intend to process your personal data is for the performance of our contract with you. In the case where we need to process special category (sensitive) data as described above we require your consent by indicating your agreement to the following statement:

I/we consent to the processing of sensitive personal data as far as it is necessary for the services I/we require from F1RST Financial Services

Please note that you may withdraw this consent at any time by notifying us at our main business address.

We may also engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. If you wish to know the names of these third parties please contact us for further information.

I also confirm that I am happy to give F1RST Financial Services my express consent to contact me by telephone to discuss my mortgage, insurance or financial affairs in future.

This is our standard client 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.

Client Name: _____

Signature: _____

Client Name: _____

Signature: _____

Adviser Name:

Signature: _____

Date of Issue: _____

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Client Name: _____

Signature: _____

Client Name: _____

Signature: _____

Adviser Name:

Signature: _____

Date of Issue: _____

MARKETING

From time to time we may wish to contact you to offer additional products or services which may be of interest to you. In order to do this we require your consent by agreeing to one or all of the options:

I/we consent to be contacted for marketing purposes by:

Email **Telephone** **Text message** **Post**

Client name(s):	
Client signature(s):	
Date:	

Please note that you may withdraw this consent at any time by notifying us at our main business address or by email at office@firstgroupuk.com.



F1RST Financial Services

Protection – Investments – Mortgages - Pensions

Privacy Notice

This privacy notice explains how we use any personal information we collect about you.

What information do we collect about you?

We collect information about you when you engage us for financial advice. This information will relate to your personal and financial circumstances. It may also include special categories of personal data such as data about your health, if this is necessary for the provision of our services.

We may also collect information when you voluntarily complete client surveys or provide feedback to us.

Why do we need to collect and use your personal data?

The primary legal basis that we intend to use for the processing of your data is for the performance of our contract with you. The information that we collect about you is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data we'd also be unable to fulfil our legal and regulatory obligations.

Where special category data is required we'll obtain your explicit consent in order to collect and process this information.

How will we use the information about you?

We collect information about you in order to provide you with the services for which you engage us.

Who might we share your information with?

If you agree, we may email you about other products or services that we think may be of interest to you.

We won't share your information for marketing purposes with other companies.

In order to deliver our services to you effectively we may send your details to third parties such as those that we engage for professional compliance, accountancy or legal services as well as product and platform providers that we use to arrange financial products for you.

Where third parties are involved in processing your data we'll have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they'll only act in accordance with our written instructions.

Where it's necessary for your personal data to be forwarded to a third party we'll use appropriate security measures to protect your personal data in transit. I.e. password protection and/or encryption of data

To fulfil our obligations in respect of prevention of money-laundering and other financial crime we may send your details to third party agencies for identity verification purposes.

How long do we keep hold of your information?

In principle, your personal data shouldn't be held for longer than is required under the terms of our contract for services with you. However, we're subject to regulatory requirements to retain data for specified minimum periods. We also reserve the right to retain data for longer than this due to the possibility that it may be required to defend a future claim against us. In any case, we'll not retain your personal data for longer than 5 years past the time of your death.

You have the right to request deletion of your personal data. We'll comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.

How can I access the information you hold about me?

You have the right to request a copy of the information that we hold about you. If you'd like a copy of some or all of your personal information please email or write to us using the contact details noted below.

When your personal data is processed by automated means you have the right to ask us to move your personal data to another organisation for their use.

We have an obligation to ensure that your personal information is accurate and up to date. Please ask us to correct or remove any information that you think is incorrect.

Marketing

We'd like to send you information about our products and services which may be of interest to you. If you've agreed to receive marketing information, you may opt out at a later date.

You have a right at any time to stop us from contacting you for marketing. If you no longer wish to be contacted for marketing purposes, please contact us by email or post.

What can you do if you are unhappy with how your personal data is processed?

You also have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

0303 123 1113 (local rate)

Changes to our privacy policy

We keep our privacy policy under regular review and we'll inform you of any changes when they occur. This privacy policy was last updated on 18/05/2018.

How to contact us

Please contact us if you have any questions about our privacy policy or information we hold about you: by email at office@firstgroupuk.com

Or write to us at F1RST Financial Services
 2 Clarendon Road
 Westbourne
 Bournemouth
 Dorset
 BH4 8AH