



## about our services and costs

Hartsbourne Financial Services

Princess Caroline House  
1 High Street, 1<sup>st</sup> Floor  
Southend on Sea  
Essex  
SS1 1JE

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### ***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 Services Authority (FSA)***

***The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA 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 from the whole market.***



***We only offer products from a limited number of insurers for Accident Sickness & Unemployment, and Home Insurance. Ask us for a list of insurers we offer insurance from.***



***We can only offer products from a single insurer.***

#### ***Mortgages***



***We offer mortgages from the whole market.***



***We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.***



***We only offer mortgages from a single lender.***



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

#### Insurance

- |                                     |   |
|-------------------------------------|---|
| <input checked="" type="checkbox"/> | <i>We will advise and make a recommendation for you after we have assessed your needs for Life Assurance, Critical Illness, Income Protection, Accident Sickness &amp; Unemployment, Home Insurance, and Private Medical Insurance.</i> |
| <input type="checkbox"/>            | <i>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.</i>    |

#### Mortgages

- |                                     |  |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | <i>We will advise and make a recommendation for you after we have assessed your needs.</i>   |
| <input type="checkbox"/>            | <i>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.</i> |

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

#### Insurance

- |                                     |   |
|-------------------------------------|---|
| <input type="checkbox"/>            | <i>A fee.</i>   |
| <input checked="" type="checkbox"/> | <i>No fee for Life Assurance, Critical Illness, Income Protection, Accident Sickness &amp; Unemployment, Home Insurance, and Private Medical Insurance. We will be paid by commission from the company.</i> |

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

#### Mortgages

- |                                     |   |
|-------------------------------------|---|
| <input checked="" type="checkbox"/> | <i>No fee. We will be paid by commission from the lender. Or you could choose a fee only option where you will pay a fee of £999.00 and we will pass on any commission paid by the lender to you.</i>                                 |
| <input type="checkbox"/>            | <i>A fee of £250.00 payable at the outset. We will be paid by commission from the lender. Or you could choose a fee only option where you will pay a fee of £999.00 and we will pass on any commission paid by the lender to you.</i> |

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

#### Refund of fees

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

<input type="checkbox"/>	<i>A full refund if the lender rejects your application.</i>
<input type="checkbox"/>	<i>A refund if your application falls through.</i>
<input checked="" type="checkbox"/>	<i>No refund if you decide not to proceed.</i>

## 5. Who regulates us?

**Hartsbourne Financial Services is a trading style of Newleaf IFA** which is an appointed representative of Intrinsic Wealth Management, which is a trading style of Intrinsic Financial Planning Limited. Intrinsic Financial Planning Limited is authorised and regulated by the Financial Services Authority's under FSA Register number 440703.

The permitted business of Intrinsic Wealth Management is advising on and arranging pensions, investments, mortgages, life assurance and general insurance.

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

## 6. Loans and ownership

Intrinsic Financial Services Limited owns 100% of the share capital of Intrinsic Wealth Management. Sanlam Netherlands Holdings BV owns 25% of the ordinary share capital of Intrinsic Financial Services Limited. Friends Life Ltd owns 19% of the share capital of Intrinsic. Bank of Scotland has provided Intrinsic with a loan facility of £3.0m, none of which has been utilised.

## 7. Cirilium Funds and Uinsure

Intrinsic has developed three Cirilium funds in conjunction with Henderson Global Investors that are available through some of our product providers. The funds are available as part of the full fund range offered by those providers.

As part of the arrangement with Henderson Global Investors, it will pay us a sponsorship fee of up to 0.5% per annum of the Net Asset Value of the Cirilium Funds. The fee that we receive is part of the Annual Management Charge and is included in the Total Expense Ratio (TER) of each fund. This means that the fee is not an additional charge to you on top of the other charges that will be disclosed to you.

Intrinsic has a long-term capital sharing arrangement in place with Uinsure Limited, which

may result in future payments being made by Uinsure Limited to Intrinsic.

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

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

**In writing:** Write to Compliance Department, Intrinsic Wealth Management, Wakefield House, Aspect Park, Pipers Way, Swindon, Wilts, 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 Wealth Management and its clients.

### **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 FSA 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 Wealth Management 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. You have a right to access all the personal information that Intrinsic Wealth Management holds about yourself. To receive this we must receive a written request including a £10.00 fee made payable to Intrinsic Wealth Management.

## 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 FSA 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 FSA, 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.

## Ongoing Servicing of your Mortgage Requirements (Express Consent)

Due to changes in the Legislation affecting ongoing provision of Mortgage Advice, it is now necessary for Intrinsic Wealth Management to hold your written authority to enable us to contact you in the future and to review your ongoing mortgage needs.

Regular reviews of your mortgage needs are a valuable part of the service that, one that Intrinsic Wealth Management takes very serious and offers to all of its clients. We ensure that you are kept well informed of changes in the mortgage market, and help you find the most suitable mortgage contract when the opportunity for review arises.

To ensure you continue to receive any mortgage advice in the future, please complete and sign the declaration below.

Signature(s)

Applicant 1 \_\_\_\_\_

Applicant 2 \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

**Your home maybe repossessed if you do not keep up mortgage payments or other loans secured against it.**