

Vintage Financial Services Limited

South Ash Manor, South Ash Road, Ash, Nr Sevenoaks, Kent, TN15 7EN: Tel: 01474 876983
Director: Robert J Hamshare

Vintage Financial Services Limited Client Agreement

This agreement is issued on behalf of Robert Hamshare of Vintage Financial Services Limited whom can be contacted at enquiries@vintagefinancialservices.co.uk or On 01474 876-983.

Authorisation Statement

Vintage Financial Services Limited is Authorised and Regulated by the Financial Services Authority. The Financial Services Authority regulates the financial services industry in the UK and their address is 25 The North Colonnade, Canary Wharf, London, E14 5HS. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register FSA No. 440622 or by contacting the FSA on 0845 606 1234.

Permitted Business

Our permitted business is advising are advising on and arranging savings and investments products, pensions, mortgages and non-investment Insurance contracts.

Regulatory Client Classification

Each client with whom the firm does business is categorised as to identify the level of regulatory protection. We propose to classify you as 'Retail Client' for Investment purposes. You may elect in writing to be a 'Professional Client' or 'Eligible Counterparty Client' in doing so you will have less rights than a 'Retail Client'. If you choose this we will provide you with details of your rights.

Communications

We will communicate with you in English both verbally and written for the sending and reception of orders.

Scope of Service

We operate independently and therefore provide investment services from the whole market, Insurance services from a range of insurers and mortgage services from the whole of the market. We only provide advice on Buildings and Contents Insurance provided by Paymentsshield.

Vintage Financial Services Limited Client/Customer classification

We can class you as a mortgage customer, customer or client we will advise of which is best suited for but you will determine which classification you prefer. In essence a customer will receive advice based on current circumstances and a client will receive on-going support.

Vintage Financial Services Limited has Two Classifications.

- **Client**
- **Customer**

In all classifications we will advise and make a recommendation for you after we have assessed your needs.

Client Services to be provided

A client will generally pay a retainer fee for ongoing services. And will receive service levels as a VIP client, client or business client.

With regards to investments which we have arranged for you, these will be kept under review and we will inform you of changes you should make. We may contact you in the future by means of an unsolicited promotion should we wish to contact you to discuss the relative merits of an investment or service which we feel may be of interest to you.

With regard to insurance products which we arrange for you these will be kept under review and we will inform you of any change you should make. We may contact you in the future by means of

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an unsolicited promotion should we wish to contact you to discuss the relative merits of an insurance or service which we feel may be of interest to you.

With regards to mortgage products which we have arranged for you, these will be kept under review but we will advise you upon your request. However, we may contact you in the future by means of an unsolicited promotion should we wish to contact you to discuss the relative merits of an investment or service which we feel may be of interest to you.

Mortgage Customer Services to be provided

With regards to mortgage customers we will only advise you on your mortgage and mortgage related products. We do not provide investment products for mortgages to mortgage customers but will advise on insurance products related to a mortgage or loan. These include life assurance, critical illness insurance, income protection insurance, buildings and contents insurance, accident sickness and unemployment insurance

Customer Services to be provided

With regards to investments which we have arranged for you, these will not be kept under review but we will advise you upon your request. However, we may contact you in the future by means of an unsolicited promotion should we wish to contact you to discuss the relative merits of an investment or service which we feel may be of interest to you.

With regard to insurance products which we arrange for you these will not be kept under review but we will advise you upon your request. However, we may contact you in the future by means of an unsolicited promotion should we wish to contact you to discuss the relative merits of an insurance or service which we feel may be of interest to you.

With regards to mortgage products which we have arranged for you, these will not be kept under review but we will advise you upon your request. However, we may contact you in the future by means of an unsolicited promotion should we wish to contact you to discuss the relative merits of an investment or service which we feel may be of interest to you.

Vintage Financial Services Limited Client/Customer

On issue of this letter any subsequent advice or recommendation offered to you will be based upon your stated investment objectives, acceptable level of risk and any restrictions you wish to place on the type of investments or policies you are willing to consider. We will issue you a suitability report to confirm our recommendation. Unless confirmed we will not place any restrictions on our recommendations.

Vintage Financial Services Limited does not handle clients' money. We never accept a cheque made out to us unless the cheque is in settlement of charges or disbursements for which we have sent you an invoice or handle cash.

We will also make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. We will forward you all documents showing ownership of your investments as soon as practicable after we receive them, where a number of documents are due involving a series of transactions, we normally hold each document until the series is complete, then forward them to you.

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Paying for services

Not all firms charge for advice the same way. We will discuss your payment options with you and answer any questions you may have. We will not charge you anything until you have agreed how we are paid.

Investments Advice: Fee Only

Investment services and products which are classed as investments under FSA rules we only offer a fee based service; Typical products in this classification are, unit trusts, life assurance bonds individual pensions and unit linked whole of life policies.

Whether you buy a product or not, you will pay us a fee for our advice and services. If we also receive commission from the product provider when you buy a product, we will pass on the full value of that commission to you in one or more ways. For example, we could reduce our fee; or reduce your product charges; or increase your investment amount; or refund the commission to you.

Mortgage and General Insurance Advice: Fee Only

Whether you buy a product or not, you will pay us a fee for our advice and services. If we also receive commission from the product provider when you buy a product, we will pass on the full value of that commission to you in one or more ways. For example, we could reduce our fee; or reduce your product charges; or increase your investment amount; or refund the commission to you.

Our Fee Option Investments

We will agree the rate we will charge before beginning work. We will tell you if you have to pay VAT. We do not charge at an hourly rate and will supply you with a copy of our typical charges should we be advising you on regulated investments: You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first.

Our Fee Option Mortgage and General Insurance

Amounts vary according to: the type of product, the amount of your premium, and how long your policy is for. We will provide a quote with the amount of commission we would receive before you buy a product. If your premium changes due your health or some such issue we may not advise you of any increased commission unless you specifically request us to.

Refund of Indemnity Commission

In the event that as of any agreement indemnity commission is refunded to the customer they shall agree to repay any outstanding commissions to Vintage Financial Services Ltd should they stop or cancel a policy for which the commission has been refunded. Or if we arrange for you to affect a life policy from which we receive commission and subsequently you cease to pay premiums which results in us refunding the commission which has been paid to us we will charge you a fee to recompense us for the time spent in advising you and arranging the policy. We shall not charge any fee, excludes advice only fees, if you exercise your right to cancel the policy in accordance with the cancellation notice sent to you by the product provider.

Material Interest

We will act honestly, fairly and professionally known as conducting business in 'Clients best interest' regulations. Occasionally situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your interest, we will write to you and

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obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

Rights to Cancel

We will inform you of your statutory right to cancel. The Distance Marketing Directive normally grants you 30 days in which you may cancel a life or pension contract. However there will be occasions where no statutory rights are granted, however this will be explained before any contract is concluded.

Complaints

If you wish to register a complaint, please write to Robert Hamshare at Vintage Financial Services Limited, South Ash Manor, South Ash Road, Ash, Kent, TN15 7EN or telephone 01474 876983.

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

Compensation Scheme

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.

Investment

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Mortgages including Lifetime Mortgages and Home reversion schemes

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000. Home reversion schemes are not covered by the Financial Services Compensation Scheme. **The Financial Services Authority warn that you should think carefully about this information before deciding whether you want to go ahead. If you are at all unsure about which lifetime mortgage or home reversion scheme is right for you, you should ask your adviser to make a recommendation.** Further information about compensation scheme arrangements is available from the FSCS

Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FSA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

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We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the commission or alleged commission of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 01474 876983 or in writing at South Ash Manor, South Ash Road, Ash, Kent, TN15 7EN.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

How much might our services cost?

We will agree the rate we will charge before beginning work. We will always tell you the cost of any work prior to beginning. We will tell you if you have to pay VAT. Our typical charges are:

- Initial Consultation: £97
- Information Gathering £147
- Bespoke Corporate Plan * £387-£687
- Any of the below plans * £247-£487
- The Wealth Creation Plan *
- The Property Portfolio Plan *
- The Endowment Recovery Plan *
- Pension Transfer Viability Reports £397-£1247
- The Planning Meeting * £195
- The VIP Client Relationship:* £197 Qtly Plus 0.5% of investments managed
- The Client Relationship £22.97 Mthly Plus 0.5% of investments managed
- The Business Client Relationship* £287 Qtly plus 0.5% of investments managed
- Fair Advice for Business Minimum upfront fee £2000, Minimum annual retainer £1500
- The Customer Relationship all cases 0.5% of investments arranged

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|---|---|
| • Arrangement of investments | Minimum Fee £300
3.00%-3.37% of the first £200000 invested
2.69% of the next £250000 invested
2.35% of the next £280000 invested
2.02% Of the next £270000 invested
1.30% of all further investments |
| • Arrangement of products involving insurance | £227-£15000 |
| • Will Instruction | £97-£777 |

There may be other fees associated with the implementation of recommendations not listed above we will always advise you of these, and agree them with you prior to any work commencing. Those processes marked with an * may, in some circumstances not be regulated by the Financial Services Authority. You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first.

Law

This Client Agreement is governed and shall be construed in accordance with **English** Law and the parties shall submit to the exclusive jurisdiction of the **English** Courts

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

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Declaration

Client consent

I understand and consent to the above terms and I hereby authorise the transfer of information, as described above on a confidential basis when warranted between such third parties. I agree that the client agreement will come into effect from the date of issue.

Please tick this box if you do not consent to us or any company associated with us processing any such sensitive data.

Please tick this box if you do not wish for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS.

Customer Name(s)		
Customer signature(s)		
Date of issue		

I have read and understood the terms laid out in Vintage Financial Services Limited client agreement of January 2008 and have chosen and to be classified as:

And to be classified at this time as:

	VIP Client
	Business Client
	Client
	Customer

Customer Name(s)		
Customer signature(s)		
Date of issue		

We will retain a copy of this page on your file

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