

Richard Smith - The Finance Zone Terms of Business Letter and 'Services and Fee' Agreement.

This document has been designed to be given to you - a potential consumer considering buying certain financial products and more specifically financial consultancy services from Richard Smith – The Financezone.co.uk

Use this information to decide if my services are right for you.

Richard Smith - The Finance Zone provides a range of financial consultancy and financial mediation services that are not regulated by the Financial Conduct Authority - FCA. I believe passionately about the importance of face to face financial guidance and consultancy. My ethos is built on a belief of excellence, honesty, and a high quality of service. More important than making a sale - is leaving you my client, educated as to your options. With this in mind I do not advise on or recommend specific products.

If there is a need for specialised consultancy in particular in relation to complaint handling or in relation to complex pensions advice (pension transfers and retirement options) I can make a referral to that specialist and liaise with them on your behalf

I do not offer investment products under this service, nor do I offer non-investment products from any insurers. I offer you an initial discussion (at my expense) when I will describe my services more fully and explain the payment options. If you decide to go ahead, I will: gather and analyse personal information about you, your finances, your needs and objectives; recommend and discuss any action I think you should take and, and provide relevant solutions for you. I will issue any documentation/recommendations and any other communication to you in English (unless agreed otherwise).

Client Money

Richard Smith - The Finance Zone does not handle client money and is not permitted to handle client money which means I can't run off with yours. I will raise an invoice before work commences or will raise an invoice shortly for any work done or about to be done. I do not handle cash.

I have a complaints procedure that is available on request. If you wish to register a complaint, please contact us: In writing: to The Financezone.co.uk 20 Gainsborough Road, Crawley, West Sussex RH10 5LD,

Under this service, I do not provide advice on any regulated products or services that may or may not be covered by the Financial Services Compensation Scheme ('FSCS'). Therefore you will not be entitled to compensation from any schemes discussed if they or me cannot meet the financial obligations.

Data Protection Your personal information is very important to me. I will endeavour to take all due care to protect this information. I would like to highlight below a few matters relating to your information that you should be aware of.

You also agree that this information may be transferred electronically, e.g. email and you agree that ourselves, or any such third party, may contact you in future by any means of communication which I consider appropriate at the time.

Following our initial discussion (held at my expense) should you decide to go ahead there is a cost for our services. Normal hourly rate is £165 per hour with any fixed price arrangement being agreed at the time. Administration rate is £90 per hour.

Fixed Fee Agreed£

Depending on the complexity of your needs we may agree an ongoing fee based strategy before any specific recommendations are made. Ongoing fees are charged via direct debit.

The charge for this report will be agreed with you before any work commences.

You can pay our fees by cheque or bank transfer. I do not accept payments by cash. Our charges will become payable at the point of implementation and should be settled immediately.

I acknowledge that the Terms of Business Letter will come into effect from the date of issue. I also confirm that I AM / I AM NOT happy to give Richard Smith - The Finance Zone my express consent to contact me by telephone to discuss matters in the future.

Client Name(s)

Client signature(s)

Date of issue

Date signed

Services and Fee Agreement Dated _____ Between Richard Smith - The
Finance Zone of 20 Gainsborough Road Crawley RH10 5LD
And

_____ of

[Address]