
ABOUT OUR SERVICES, COSTS AND PRIVACY POLICY

Ammonite Wealth

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THE FINANCIAL CONDUCT AUTHORITY (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA 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.

We will classify you as a retail/consumer client under the FCA rules as this accords you the highest level of protection and entitlement to information about our recommendations.

WHOSE PRODUCTS DO WE OFFER?

INVESTMENT

We are Independent – please see below for full details.

INSURANCE

We act as an intermediary on behalf of clients and offer products from a fair analysis of insurers for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.

WHICH SERVICE WILL WE PROVIDE YOU WITH?

INVESTMENT

Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

INSURANCE

We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.

WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

OUR INVESTMENT SERVICES AND COSTS

We provide you with an initial consultation at our cost. This helps us to understand your financial objectives and will confirm how we can support you in working towards these. We will also discuss the cost, and levels, of our services both initially and throughout our relationship with you.

We charge our services by way of a fee. These fees are based on a percentage of the amount you invest or the pieces of work we undertake for you.

If you pay for our services directly, we accept payment by cheque or bank transfer (but we do not accept cash as payment).

INVESTMENT SERVICES OFFERED

There are separate charges for two distinct stages of service which we offer:

1) INITIAL SERVICE (ONE OFF PAYMENT)

FINANCIAL REVIEW AND RECOMMENDATIONS

This can be a continuation from the initial discussion, where agreed, or a further appointment. This process covers the:

- gathering of information about your existing financial arrangements and full personal circumstances;
- understanding of your investment knowledge and attitude and tolerance towards investment risk;
- recommendation of an asset allocation model that matches your risk profile and the subsequent assessment and suitability of any existing holdings;
- preparation of our recommendations to you;
- arranging a second appointment to explain and discuss our recommendations in detail.

POLICY ARRANGEMENT AND IMPLEMENTATION

Should you instruct us, preferably in writing, to proceed with any of our recommendations we will act for you in the following ways:

- handle all fund and policy administration on your behalf;
- ensure all your documents are issued in line with your expectations;
- provide confirmation of all actions taken on your behalf in writing.

2) ONGOING SERVICE

ONGOING REVIEWS AND CHANGES TO EXISTING INVESTMENTS

We will discuss the full range of our on-going services during our initial consultation. These services include, but are not limited to, providing you with:

- structured reviews focused around your goals;
- assessment of your circumstances and any changes to your plans that are needed (implementation of any changes may be chargeable and will be agreed in advance);
- regular market updates and information regarding your holdings.

CHARGING STRUCTURE - INVESTMENT

INITIAL SERVICE

| | |
|--|-----------------|
| Initial meeting | no cost |
| Financial review and recommendations | £100 |
| Pensions research | £200 per policy |
| Non-pension investment research (S&S ISAs, GIAs) | £200 total |

| | | |
|---------------------------------------|-----------|-------|
| Policy arrangement and implementation | <£100,000 | 2.00% |
| | £100,000+ | 1.00% |

This payment can either be taken from your investment upon receipt by the policy provider or paid directly by you. If this payment is being paid directly by you, we will issue an invoice prior to the investment. We request full payment of the invoice amount within 7 days of issue.

ONGOING SERVICE

| | |
|------------------------------------|--------|
| Ongoing service charge (per annum) | 0.75%* |
|------------------------------------|--------|

*Minimum £295 per annum.

We will formally review your situation annually. In your annual review we will assess the suitability of your investments, and we will consider changes to your:

- Circumstances and goals;
- Knowledge and experience;
- Financial situation including your ability to bear losses; and
- Attitude to risk.

If there is a change in your circumstances that may impact your financial planning in between annual reviews, please let us know.

Our charge is 0.75% per annum based on the value of your investment(s), usually on a monthly basis, and paid pro rata on a regular basis (usually monthly) in arrears. Therefore, if the value of your investment(s) totalled £50,000 our yearly fees would be £375. The amount you pay will fluctuate with the value of your investment; if your investment increases in value the amount you pay us will also increase and if your investment falls in value the amount you pay us will reduce.

The charges listed above can be deducted from your investments or paid directly by you. You should note that when paid through the investments it may reduce your personal tax thresholds and/or exemption levels. Where this happens we will discuss it with you and confirm it in your personal recommendation report.

Should you decide to cancel our agreement to provide on-going services you must provide written confirmation of your decision and we will cease payments for these services within 21 business days and after collection of any due proportion of any period charges.

AD HOC ADVICE – HOURLY RATE

In some circumstances an hourly rate service will be more appropriate. Before commencing chargeable work based on an hourly rate, we will inform you of the number of hours we will allocate for the piece of work, and will invoice you for this amount. We request payment within 7 days of issue. Our hourly rate is as follows:

| | |
|-------------------------------|---------------|
| Financial Planning Consultant | £250 per hour |
| Administrator | £85 per hour |

OUR INSURANCE SERVICES AND COSTS

We will advise and make a recommendation for you after we have assessed your needs for all non-investment insurance products that we deal with.

There is no fee for advising and / or arranging Term Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance. We will be paid commission based on the premium for any policy arranged. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

CANCELLATION RIGHTS

In most cases you can exercise a right to cancel by withdrawing from the contract. In general terms you will normally have a 30-day cancellation period for a life, pure protection, payment protection or pension policy and a 14-day cancellation period for all other policies.

WHO REGULATES US?

Ammonite Wealth is an appointed representative of Julian Harris Financial Consultants, Julian Harris House, Musgrove, Ashford, Kent TN23 7UN, which is authorised and regulated by the Financial Conduct Authority (No 153566). Ammonite Wealth Ltd is entered on the FCA register under reference 843433. Our permitted business is advising and arranging non-investment insurance contracts, investments and pensions. You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

WHAT TO DO IF YOU HAVE A COMPLAINT

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

- In writing: Write to The Compliance Officer, Julian Harris House, Musgrove, Ashford, Kent TN23 7UN
- By phone: 01233 661960

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

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.

INVESTMENT

Most types of investment business are covered for up to £85,000, per eligible person, per firm.

INSURANCE

Protection is at 100% where claims:

- Arise in respect of a liability subject to compulsory insurance; or
- Arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity.

Protection is at 90% where claims arise under other non-compulsory types of policy with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS www.fscs.org.uk.

EVIDENCE OF IDENTITY

The Company may prior to acting on your behalf require production of adequate evidence of your identity/residence. You hereby agree to provide such evidence on request or for us to obtain this via electronic means.

ACCEPTANCE OF OUR TERMS

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.

Ammonite Wealth does not handle clients' money. We never handle cash or 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.

PRIVACY NOTICE

YOUR PERSONAL AND SENSITIVE PERSONAL DATA – WHAT IS IT?

Personal Data relates to a living individual who can be identified from that data; Sensitive Personal Data covers specific information such as health details, origins and opinions. Identification can be by the information alone or in conjunction with any other information in the Data Controller's possession or likely to come into such possession. The processing of Personal Data is governed by the General Data Protection Regulation 2016/679 (the "GDPR").

WHO ARE WE?

Ammonite Wealth is the Data Controller ("we", "us"). This means they decide how your Personal Data is processed and for what purposes.

HOW DO WE PROCESS YOUR PERSONAL DATA?

We comply with our obligations under the GDPR by keeping Personal and Sensitive Data up to date; Sensitive Personal Data covers specific information such as health details, origins and opinions by storing and destroying it securely; by not collecting or retaining excessive amounts of data; by protecting Personal Data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect your data.

We use your Personal and Sensitive Data for the following purposes:

- To provide our advice and implementation service in respect of financial products, such as life assurance, pensions and investments.
- To keep in contact with our clients about products and services which we believe may be of value to them

WHAT IS THE LEGAL BASIS FOR PROCESSING YOUR PERSONAL DATA?

Article 6 Processing

Consent of the Data Subject; where we are marketing to the public.

Processing is necessary for the performance of a contract with the Data Subject or to take steps to enter into a contract; where we have been engaged to provide financial services.

Article 9 Processing

Explicit consent of the Data Subject; where we wish to tell people about events, news, services

Processing is necessary for the establishment, exercise or defence of legal claims or where courts are acting in their judicial capacity;

SHARING YOUR PERSONAL DATA

Your Personal and Sensitive Data will be treated as strictly confidential and will be shared only with Julian Harris Financial Consultants and providers of financial service products, third-party data storage providers and legal or regulatory authorities if obliged to do so.

We keep your Personal and Sensitive Data for no longer than reasonably necessary and we only retain your data for servicing the financial services provided where agreed and in case of any legal claims and for regulatory purposes.

YOUR RIGHTS AND YOUR PERSONAL DATA

Unless subject to an exemption under the GDPR, you have the following rights with respect to your Personal Data:

- The right to request a copy of your Personal and Sensitive Data which we hold about you;
- The right to request that we correct any Personal or Sensitive Data if it is found to be inaccurate or out of date;
- The right to request your Personal and Sensitive Data is erased where it is no longer necessary for us to retain such data;
- The right to withdraw your consent to the processing at any time;
- The right to request that the Data Controller provide the Data Subject with his/her Personal Data and where possible, to transmit that data directly to another Data Controller;
- The right, where there is a dispute in relation to the accuracy or processing of your Personal Data, to request a restriction is placed on further processing;
- The right to object to the processing of Personal Data;
- The right to lodge a complaint with the Information Commissioners Office.

FURTHER PROCESSING

If we wish to use your Personal and Sensitive Data for a new purpose, not covered by this Data Protection Notice, then we will provide you with a new notice explaining this new use prior to commencing the processing and setting out the relevant purposes and processing conditions. Where and whenever necessary, we will seek your prior consent to the new processing.

CYBERCRIME WARNING

In today's world, please be aware that there is a significant risk posed by cyber fraud, specifically affecting emails enclosing bank account details. If you receive an email from Ammonite Wealth requesting or providing bank details, please contact your Adviser immediately for clarification.

CONTACT DETAILS

Ammonite Wealth
Top Floor | 67 Wingate Square | London | SW4 0AF
020 3434 2718

You can contact the Information Commissioners Office on 0303 123 1113 or via email <https://ico.org.uk/global/contact-us/email/> or at the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire. SK9 5AF.

FEE AGREEMENT

Following the discussions regarding your Financial Planning needs, Ammonite Wealth is to provide the following services. In return, you agree to pay the costs and fees specified below.

INITIAL ADVISER CHARGES

| | % | £ |
|---------------------------------------|---|---|
| Financial review and recommendations | | |
| Pensions research | | |
| Non-pension investment research | | |
| Policy arrangement and implementation | | |
| TOTAL | | |

HOURLY RATE FOR AD HOC ADVICE

| | |
|---------------------------|--|
| Number of hours allocated | |
| Hourly rate | |
| Total cost | |

ONGOING ADVISER CHARGE (PER ANNUM)

| | % | £ |
|------------------------|---|---|
| Ongoing adviser charge | | |

PAYMENT METHOD

I have chosen for Ammonite Wealth to be remunerated by:

| | |
|---|--|
| Payment directly from client | |
| Payment deduction from client investment | |
| Combination of the two above. An initial invoiced fee for the advice and implementation, followed by a deduction from your investment for the payment of the ongoing service. | |

DECLARATION

This is our standard client agreement upon which we intend to rely. Before we commence any chargeable work on your behalf, we ask that you read the above terms and return a signed copy to us. For your own benefit and protection, it is important that you read these terms carefully and understand them before signing. If you do not understand any point please ask for further information.

By signing this form you are also confirming that you have read this Data Protection Notice and that you are consenting to Ammonite Wealth holding and processing your Personal Data as detailed in our Privacy policy. We would like to stay in touch with you and hereby request your express consent to do so. You can select your preferences and give us permission to contact you by ticking below:

- You may contact me/ us via email
- You may contact me/ us via post
- You may contact me/ us via telephone and text message
- You may include me/ us in marketing campaigns
- You have my/our permission to share my/our information with relevant third parties, such as product providers, platforms and insurers. This will only be for the purposes of servicing your account. We will never sell your information to third parties.
- I / we consent to all of the above

You can grant consent to all the purposes; one of the purposes or none of the purposes. Where you do not grant consent, we will not be able to use your Personal Data for marketing purposes but may process the data in certain limited situations, such as where required to do so by law or to protect members of the public from serious harm.

If you do grant consent, please note you can withdraw your consent to all or any one of the above purposes at any time by contacting the Data Controller. Please note that any new processing of your Personal Data will cease once you have withdrawn consent but this will not affect any Personal Data that has already been processed prior to this point nor our legal or regulatory responsibilities.

Name:

Client Signature:

Date:

Address:

Telephone:

Email address:
