



## TERMS OF BUSINESS

### The way I work

As a Wise Monkey coach I am committed to the following principles:

- using an appropriate communication style to suit each client;
- aiming to be non-judgmental at all times;
- maintaining a high level of integrity;
- presenting information clearly, concisely, accurately and in an understandable way;
- maintaining a broad knowledge of financial subjects, including: debt, protection, savings, investments and pensions;
- acting within the limits of my competence;
- not selling any financial products; and
- recording information accurately and observing all confidentiality and data protection requirements.

### Generic advice

Whilst I can provide financial guidance and support, I am not regulated by the Financial Services Authority (FSA) in respect of the services I provide as a Wise Monkey coach. In addition, none of the companies within the Wise Monkey Group is regulated by the Financial Services Authority (FSA). I will not provide you with specific advice on the purchase or sale of regulated financial products such as pensions and investments.

Based on the information you provide to me, I will help you to understand the options available to you and the steps needed to address your priorities, but I ask you to form your own view on the merits of, and the risks attached to, any pension, insurance or investment decisions you make. I accept no responsibility for any loss as a result of you taking action on the information I provide. I may suggest that you speak to your other trusted advisers - such as independent mortgage brokers or independent financial advisers - for specific product advice in which case they will advise you in line with their own terms of business.

If at any time you are not completely happy with the level of service I provide to you, please let me know and I will make it a priority to try to resolve any concerns quickly and amicably.

### Confidentiality

I will always treat your personal information as private and confidential, even when we have finished working together.

I will disclose certain information to other members of the Wise Monkey Group for internal business review purposes. However, I will only disclose information to a third party outside the Wise Monkey Group in the following circumstances: where I am legally obliged to do so; where there is a duty to the public to disclose; where disclosure is required to protect my own interests or those of the Wise Monkey Group; where disclosure is made at your request or with your consent; or where I am required to make disclosure for insurance or regulatory reasons.

In turn, you agree to keep confidential, to the same extent, any information I provide to you and not to disclose that information or advice to any third parties (excluding your immediate family), including your other professional advisers, without my consent.

If I provide you with any documentation, whether or not tailored to your circumstances, this is for your own purposes and all copyright and intellectual property rights in that documentation and all original ideas created by myself or the Wise Monkey Group remain vested in the Wise Monkey Group. You agree that I remain free to use such information whilst advising other clients provided I do not breach my duty of confidentiality to you.

## Charges

As a Wise Monkey coach, my current fees are £80 per hour, with a minimum charge of £160 for the first session. These fees are subject to review and are currently not subject to VAT. The hourly fee includes my time spent on preparation and note-making. However, time will be charged for all meetings, scheduled and interim phone calls, emails, letters and research that I carry out on your behalf and which relate to the areas we have agreed will be chargeable.

Missed or cancelled appointments will be charged in full, unless you provide at least 24 hours' notice. If you provide more than 24 hours' notice I will either carry forward the payment towards the cost of another session or offer a refund.

Invoices should be settled within a maximum period of 14 days from the date of the invoice and I reserve the right to charge interest at the rate of 1.25% per month for late payment.

## email

Unless you indicate to the contrary below, I will communicate with you and third parties by email. You acknowledge that electronic communication is not totally secure and that there is a risk of delayed or non-receipt, misdirection or interception by third parties. You agree to the monitoring of all email correspondence by the Wise Monkey Group, including the use of anti-virus software.

## Data Protection

I will store and use data about you in order to assist me in giving you advice and when telling you about any additional services or future events. I will comply fully with the requirements of the Data Protection Act 1998. At the completion of a project, or when you notify me that you no longer need my advice, I will retain all relevant information for my own records.

## General

You agree that this document sets out all the terms regulating the contractual arrangement between us and that it overrides any previous agreements or oral discussions we may have had in relation to the way in which I will provide advice to you or charge for doing so. If you choose, at any time, to convert to a retainer package I will send you written confirmation of this and these terms will be deemed to have been varied to that extent only.

## Declaration and Authority

- I/We acknowledge receipt of these terms of business.
- I/We have read and understood these terms of business and agree to the terms.
- I/We understand that you and the Wise Monkey Group can only provide generic financial advice and that you are not regulated by the FSA in respect of the services you provide as a Wise Monkey coach.
- I/We agree to the use of email. *[delete if you do not agree]*
- I/We agree to the processing of personal data in accordance with current data protection legislation.

Signature(s)...../..... Date.....

Full Name (s) ..... / .....