



## about our services and costs

Goddard Perry Consulting Limited  
Corinthian House  
17 Lansdowne Road  
Croydon  
Surrey  
CR0 2BX

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### 1. 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.

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### 2. 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.
- Restricted advice – We will advise and make a recommendation for you after we have assessed your needs but we only offer advice on limited types of products or products from one company or a limited number of companies.
- No advice – 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.

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

#### Investment

You will pay for our services on the basis of commission (through product charges). We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

#### **Paying by commission (through product charges)**

If you buy a financial product, we will normally receive commission on the sale from the product provider. Although you pay nothing to us up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. These charges reduce the amount left for investment. If you buy direct, the product charges could be the same as when buying through an adviser, or they could be higher or lower.

The amount of commission we receive will vary depending on the amount you invest and (sometimes) how long you invest and / or your age.

**For example:**

If you invest £100,000 into an annuity we would receive commission of 1.5% of the amount invested (£1,500).

We will tell you how much the commission will be before you complete an investment, but you may ask for this information earlier.

**Information about other costs and associated charges**

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are, normally, disclosed in relevant third party documentation, for example a Key Features Document.

**Refund of fees**

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

- A full refund if the lender rejects your application.
- No refund under any other circumstances.

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**4. Who regulates us?**

Goddard Perry Consulting Limited of Corinthian House, 17 Lansdowne Road, Croydon, Surrey, CR0 2BX is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 125376.

Our permitted business is advising on and arranging investments, non-investment insurance contracts and mortgages.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FSA on 0800 111 6768

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**5. What to do if you have a complaint**

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

.... **in writing:** Write to Compliance Officer, Corinthian House, 17 Lansdowne Road, Croydon, Surrey, CR0 2BX

.... **by phone:** Telephone 0208 603 3700

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

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**6. 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.

**Investment**

Most types of investment business are covered up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

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## Client Agreement

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### Commencement date

This Client Agreement comes into effect on the date you receive it from us.

### How we act for you

We prefer our clients to give us instructions in writing to avoid possible disputes. We will, however, accept oral instructions providing they are subsequently confirmed in writing.

Where any transaction we undertake for you, results in a right to cancel the policy under certain conditions, we will advise you of these rights. We will also tell you if you do not have a right to cancel the arrangement.

Occasions can arise where we, or one of our other customers, will have some form of interest in business that we are transacting for you. If and when we become aware that our interests, or those of one of our other customers, may conflict with your interests, we will inform you and obtain your consent before we carry out your instructions. If we can continue to act for you, we will tell you how we will ensure your interests are protected. On occasion we may have to cease acting for you, but we will help you find advice from elsewhere, if you want us to.

Our regulator requires that we classify our clients as either 'retail' (personal) or 'professional' (business). In all cases we will classify you as a retail client. This will give you the highest level of consumer protection and in some circumstances access to the Financial Ombudsman Service.

When we arrange investments for you we will register these in your name unless otherwise agreed in writing. Additionally, we will ensure you receive either a contract note, documents of title, or certificates evidencing title. All such paperwork will be forwarded to you by post as soon as possible after we receive them. Where a number of documents relating to a series of transactions is involved, the documents will normally be retained until the series is completed.

### Investment risk

All investments carry a degree of financial risk which will tend to increase in proportion to the potential rate of return on the investments. Any product which is directly or indirectly invested in assets which may fall in value (for example equities) may itself fall in value along with any decrease in value of those assets. Before entering into any investment agreement, you must ensure that you understand the risk associated with the product and are content to accept that level of risk.

Transactions involving the transfer of funds from one product to another may take several days to complete; **market fluctuations during this time could be to your disadvantage**. This is known as "out of market risk". We will, therefore, not be liable for any loss arising from such transactions in these circumstances.

### We do not handle client monies

Crossed cheques for premiums or investment monies can only be made payable directly to the product provider. No premiums or investment monies of any kind should be paid or made payable to anyone else.

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**Contact**

We may review our record of your investments and policies periodically and contact you to suggest that we arrange a review meeting. We will, however, be pleased to advise you at any time should you require further assistance.

We like to keep our customers informed of products and services we offer which may be of interest to them, therefore, from time to time we may forward marketing material to you, or contact you by telephone.

**Termination of this agreement**

You, or we, may terminate our authority to act on your behalf at any time without penalty. Notice of this termination must be given in writing by first class post. It will be deemed to be received 2 business days after being posted.

Any business currently being processed will be completed unless we receive your instructions to the contrary.

**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.

## **DATA PROTECTION ACT 1998 - USE OF YOUR PERSONAL INFORMATION**

As you may be aware, the UK is one of the most highly regulated financial centres in the world. This is to safeguard the interests of consumers and other persons purchasing and being advised about investments, insurance and other financial products and in use of their personal data. Against this backdrop, we are required to make certain regulatory and statutory declarations to you.

If instructed by you, we collect data during our initial and other meetings with you about you and your family. We will also be collecting data about you and your family from other persons. We collect the data through note-taking and filling in of questionnaires about you and your family's circumstances.

We may make checks with credit rating agencies to authenticate and verify your identity and credit status. We also make checks with Institutions with whom you have policies of insurance and investments and with your mortgage provider. These checks are to help us with our obligations at law and generally to ensure that we provide you with advice that suits your circumstances. The scope and extent of the gathering of information from third parties depends on what type of service you are taking from us.

### **How is your information used?**

Primarily, we use your data and data about your family's circumstances to provide advice to you and complete transactions on your behalf. We analyse and assess your data to maintain and develop our relationships with you.

Depending on the instructions we receive from you, we may pass your data to other professional advisers to enable us to provide advice most suited to your circumstances. Usually, this would be referrals to local accountants, solicitors, tax advisers and sometimes to specialist advisers in the financial and insurance industry where we do not feel we have appropriate expertise. We, and any third party specialist advisers to whom we introduce you, will, of course, pass your data to Institutions if you agree to purchase or amend policies and products as part of the sales and advice process.

Your data is held in our offices in computer-based and paper-based filing systems.

We may introduce you to Institutions who process your information in countries that are outside the European Economic Area, which do not offer the same level of protection for your personal data. While the data protection laws in these countries are not equivalent to the EEA, we have received assurances from those Institutions that they have taken appropriate steps to ensure adequate protection for your personal information and created equivalent rights as if your data was processed in the European Economic Area.

## **New Products**

We have a wide portfolio of financial and insurance products available to us, we believe these are some of the best and most appropriate in the marketplace. We would also like to be able to contact you so that we can further advise you of developments of new products that might be suited to you. We also might advise you of legal developments that might make it appropriate for us, or for third parties, to give you pro-active advice about the investments, insurance and other financial products of which we are aware. We stress that your information would only be used in this way to help us to provide a pro-active service to you. As we all know, time is precious and none of us want to be bombarded with information that is simply not relevant or which we do not require. Please tick below or alternatively contact us at our usual address if you do not wish your information to be used in this way.

## **Your right to a copy of your personal data**

Under the Data Protection Act you have a right, upon payment of a fee, currently £10, to obtain a copy of the personal information that we hold about you. If you believe that any information held is incorrect or incomplete, you should contact us at our usual address. Any information that is found to be incorrect or incomplete will be amended promptly.

Thank you for your time and I confirm that we are at all times committed to making sure that you receive the best service and products available in the marketplace.