



Drewberry



Terms of Business

COVER
excellence
AWARDS

Protection
Review
2014
FINALIST

Protection
Review
2015
FINALIST

Rated 4.9 / 5 by our clients on the independent review site [Reviews.co.uk](https://www.reviews.co.uk)

 REVIEWS



Terms of Business

Confirmation of our advice areas 3

Confirmation of whose products we offer 3

What you will pay for our services 3

Ongoing services & fees 4

Other important information we feel you ought to know 5

Contents



Confirmation of our advice areas

Insurance



I will advise and make a recommendation for you after I have assessed your needs for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, Home Insurance, and Private Medical Insurance.

You will not receive advice or a recommendation from me. I may ask some questions to narrow down the selection of products that I will provide details on. You will then need to make your own choice about how to proceed.

Confirmation of whose products I offer

Insurance



We offer products from the whole market.

We only offer products from a limited number of insurers for Accident Sickness & Unemployment, and Home Insurance.
Ask us for a list of insurers we offer insurance from.

We can only offer products from a single insurer.

What will you pay for our services

Insurance

A fee.



No fee for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, Home Insurance, and Private Medical Insurance. We will be paid by commission from the company.

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.





Ongoing services & fees

Set out below are the details for the ongoing service that we deliver to our clients.

You can if you wish to, add or enhance levels of service with your adviser if you feel appropriate (usually for an agreed fee).

There is no fee for the following level of service, as we will have been paid commission from the insurance provider at inception of your protection plans.

1. **Communication** - In order to provide you with a high quality service we may want to contact you regarding items we consider are of interest to you, or to make you aware of new opportunities. If this happens, we would like to contact you.
2. **Protection** - It is important to ensure your current protection plans and provisions remain in line with your objectives. If you wish, we can review this once a year with you.

We will make reasonable endeavours to contact you.

Other important information we feel you should know

If You Are Not Happy With Our Service

If you have a complaint about your Adviser or any financial advice you have received from your Adviser please contact us:

By phone: Telephone 01793 647400.

In writing: Complaints Department, Intrinsic Financial Services Limited,
Wiltshire Court, Farnsby Street, Swindon, Wilts. SN1 5AH.

Email: complaints@intrinsicfs.com

We will be happy to provide you with a summary of the internal procedures for handling complaints this, is available without charge upon request.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (e.g. if we arranged insurance or a regulated mortgage product).

The Financial Ombudsman Service can be contacted as follows: The Financial Ombudsman Service, Exchange Tower. London E14 9SR

Telephone 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

Our Regulator - The Financial Conduct Authority

We are an appointed representative of Intrinsic Wealth Limited (FCA Register number is 217742) which is authorised and regulated by the Financial Conduct Authority. Registered Office: Wiltshire Court, Farnsby Street, Swindon, Wilts. SN1 5AH.


The permitted business of Intrinsic Wealth Limited is advising on and arranging pensions, investments, life assurance and general insurance.

You can check this on the FCA's Register by visiting the FCA's website www.FCA.org.uk/register or by contacting the FCA on 0300 500 8082.

Client Classification Levels For Your Protection

The FCA has rules which affect the rights you have as a client.

We classify all our individual clients as 'retail' clients. As a retail client you have rights under the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS).



There are other classifications of client that don't have these rights. These are "professional" clients - such as listed companies, local authorities and larger partnerships or trusts. Also "eligible counterparties" (e.g. national governments and other state bodies, banks or regulated financial services firms).

If you have any questions regarding your classification (e.g. if you are a large company), please write to Intrinsic Financial Services Ltd Compliance Department, Wiltshire Court, Farnsby Street, Swindon, Wilts. SN1 5AH or to the Financial Ombudsman Service and FSCS.

Client Money Peace Of Mind

We do not handle Client Money. We never handle cash and will only accept a cheque made out to us in settlement of Advice and Service Charges. Our preferred method of payment is via bank transfer.

Your Duty of Disclosure

Any financial advice we provide will be based on your personal financial circumstances and objectives. It is important that the information you give us is both accurate and a true reflection of your current circumstances.

It is your responsibility to provide complete and accurate information to a provider (a provider being for example, an organisation that provides insurance, mortgage, or investment related plans).

It is important that all statements made on any proposal form, or on any additional documentation are full and accurate.

Please be aware that if you fail to disclose any relevant information, or any change of circumstances to a provider, then the terms of your desired plan may be invalidated (e.g. an insurance claim may not be paid). We strongly recommend that the information you provide is checked thoroughly prior to submission.

Declaration of Other Interests


Intrinsic has a number of payment arrangements with various product providers to facilitate adviser learning and enhance the outcomes for our clients. Further details are available on request.


Our Loans and Ownership

Intrinsic Financial Services Limited owns 100% of the share capital of Intrinsic Wealth Limited, Intrinsic Financial Planning and Intrinsic Mortgage Planning Limited. Old Mutual Wealth Holdings Limited owns 89% of the share capital of Intrinsic Financial Services Limited with the remaining 11% being owned by minority shareholders.

Addressing Financial Crime

All transactions relating to the services provided by us are covered by Money Laundering Regulations 2007 and the Proceeds of Crime Act 2002. The FCA also requires that we have appropriate measures in place to prevent the furtherance of financial crime.





Our responsibilities include but are not limited to verifying the identity and address of our clients and any third party making payments on their behalf. If required you must supply proof of your identity in accordance of the above Regulations. Identity verification checks may include electronic searches of the electoral roll and the use of credit reference agencies, which will result in a soft 'foot-print' on your credit records.

This foot-print is not visible to other financial service providers and does not affect your credit rating in anyway.

In accordance with the Data Protection Act 1998 acceptance of these terms and conditions represents your permission for us to access this information.

Financial Services Compensation Scheme (FSCS) Current limits

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. I.e. it differs for investments, insurance, mortgages and bank accounts.

- Insurance: Insurance advising and arranging is covered for 90% of the claim, without any upper limit.
- Mortgages: Mortgage advising and arranging is covered up to a limit of £50,000.
- Investment: Most types of investment business are covered up to a limit of £50,000.
- Deposits: Bank Type Deposits are covered up to a limit of £85,000 per institution.


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

The Law that we operate under

All of our agreements provided are governed and construed in accordance with the laws of England and Wales. In relation to any dispute, for your protection you agree to submit to the non-exclusive jurisdiction of the English courts.

The Data Protection Act 1998

The personal information you provide will assist your financial adviser in offering you the best advice as required by the Financial Services and Markets Act 2000. The personal data you provide will be used and stored in accordance with the Data Protection Act 1998. To understand exactly what data we hold, why we hold it and your rights under the Data Protection Act 1998 our Fair Processing Notice can be viewed at www.intrinsicfs.com.



This document sets out the terms of business between our firm (as an Appointed Representative) and its clients.

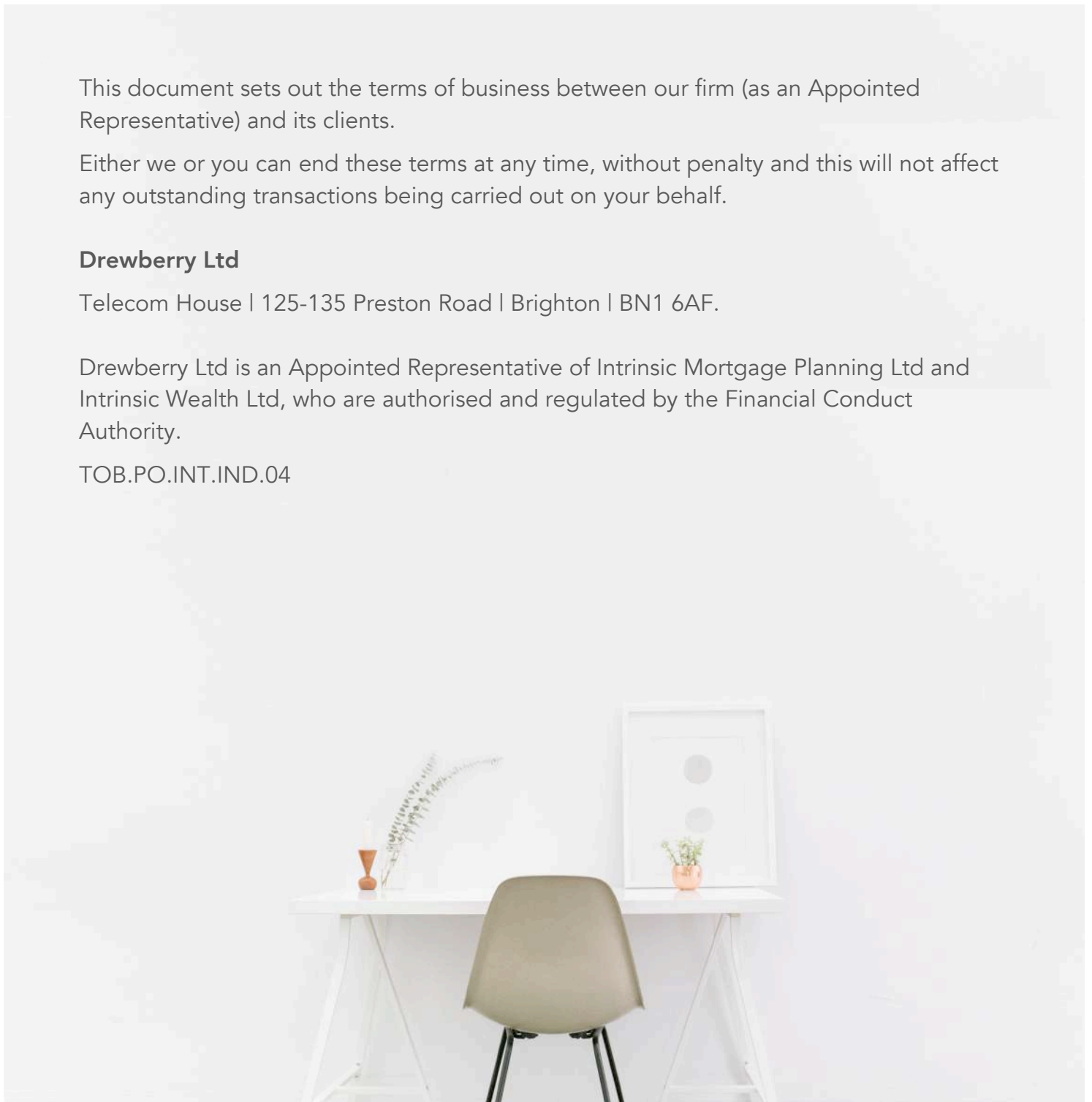
Either we or you can end these terms at any time, without penalty and this will not affect any outstanding transactions being carried out on your behalf.

Drewberry Ltd

Telecom House | 125-135 Preston Road | Brighton | BN1 6AF.



Drewberry Ltd is an Appointed Representative of Intrinsic Mortgage Planning Ltd and Intrinsic Wealth Ltd, who are authorised and regulated by the Financial Conduct Authority.

TOB.PO.INT.IND.04



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Speak to one of our
expert advisers today...

 **020 8432 7333**
 help@drewberry.co.uk

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