

# CLIENT AGREEMENT

This Client Agreement is signed this day \_\_\_\_\_ of \_\_\_\_\_ 20\_\_\_\_\_ between:

First party: Heritage Independent Mortgage Advisers \_\_\_\_\_ (the firm)

Second party: \_\_\_\_\_ (the client/s)

## 1. Introduction

1.1 This agreement sets out the general conditions under which the firm's services are to be provided to the client, including details of the specific services required and the firm's charges for these services. This agreement must be read in conjunction with the firm's Terms and Conditions and About Our Services and Fees documents.

## 2. Obligations

2.1 The client agrees to provide the firm with full and frank details about their personal, financial and other circumstances including knowledge and experience, risk appetite, ability to tolerate losses, capacity to accept losses and the client's aims and objectives in respect of any financial needs. The client has the legal capacity to enter into this agreement.

2.2 The firm confirms that it has the necessary delegated regulatory permissions to provide advice and services in those areas disclosed in the firm's About Our Services and Fees document.

2.3 The client has agreed to appoint the firm as their agent.

2.4 The firm has agreed to act as the agent for the client in relation to the services agreed at clause 3 below.

2.5 Unless otherwise confirmed in writing, the firm agrees to treat the client as a Retail Client.

## 3. Service

3.1 The firm agrees to conduct an analysis of the personal information provided by the client at the time of entering into this agreement and determine, based upon this information, that all existing arrangements held in the name of the client are still suitable and in the client's best interest or not, and report to the client details of this analysis.

3.2 The firm will provide advice and conduct a holistic analysis of all areas of the client's financial plans that fall within the regulated permission of the firm, and make personal recommendations in these areas or in those specific area/s as directed by the client set out here:

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## 4. Payment

4.1 The client has agreed to pay the firm for the firm's service to the amount of: £...../..... % of investment (estimated to be £..... or by commission.

4.2 The client has agreed to provide the firm's payment for services using the following option:

Within 30 days of the issue of a valid invoice to the client by the firm.

By a single payment to the firm by a third party acting upon instructions of the client.

In relation to regular premiums contracts, by a series of instalments to the firm by the client or third party acting upon instruction of the client commencing on \_\_\_\_\_ and continuing for \_\_\_\_\_ instalments with each instalment being £ \_\_\_\_\_

4.3 Payments for services will be made to In Partnership or the firm and not to a named individual.

## 5. Cessation of the agreement

5.1 The client agrees to settle in full any outstanding payments due to the firm at the time of the termination of this agreement. The firm agrees to provide the client with full details of all incomplete transactions at the time of the termination of the agreement, to assist the client in achieving completion of these.

## 6. Marketing

6.1 The firm will not use the client's personal details for the purpose of marketing other services and products offered by the firm, unless the client has recorded willingness to receive such marketing by ticking this box.

## 7. Declaration

7.1 This document is our standard Client Agreement upon which we intend to rely. For your own benefit and protection you should read this agreement carefully. If you do not understand any point please ask for further information and explanation before signing this agreement.

Signature for Firm: .....

Signature for Client/s ..... Signature for Client/s .....