



Please read this document carefully. If you have any questions, please ask. This is an important document as it sets out our conditions for acting as your agent. Please do not sign this document unless you agree to the conditions as set out below.

1 Your aims

We can offer you a full review service with the aim of making you aware of any shortfall that you may have within your mortgage, protection, retirement, investment and general insurance needs. We will give you written details of any recommendations that are suitable or appropriate to meet any shortfalls identified.

You need to let us know at the start about any specific aims that you may have such as arranging a mortgage. We need to record these in the boxes below.

Specific aims	Reason (if given)

2 Restrictions

You have the right to tell us not to make any particular recommendations or carry out research so we exclude specific companies, products or market areas were perhaps you have had a previous poor or bad experience.

You need to let us know about any specific restrictions that you may want to place on us. We need to record these in the boxes below.

Specific restriction	Reason (if given)

3 Financial promotions

We may become aware of an opportunity arising from a new product being launched that we may consider may interest you. If this happens, we would like to write to you or phone you with some details. We may also give you a written recommendation about that opportunity.

If you want to receive this type of contact, you should let us know by putting your initials in the boxes below.

Client 1	Client 2

4 Rights to cancel

We will tell you about your rights to cancel or withdraw from a contract with a product provider before you fill in any application form. We will remind you of these rights to cancel or withdraw in writing before any transaction is completed.

We will also let you know if this right to cancel does not exist for an application if, by law, the company has to complete the transaction as soon as they receive the application.

5 Paying for services - fees

If you agree to pay us in the form of a fee, we will agree in writing with you the amount of this fee, how we work it out and how it is to be paid before we begin any work which we will charge you for. This written confirmation will form part of this terms of business agreement with you.

6 Paying for services - Commission

If you agree to pay for our services using commission from a company, you agree that if we have to pay all or part of this amount back to the company because you have cancelled or otherwise ended the policy, you will refund any money we lose. We will write to you with the most we can ask you to pay before completing any application which commission applies to. This clause will not apply if you cancel within the 'cooling-off period'.

7 Client confidentiality

We will give you copies of all policy documents or official papers in relation to you that we receive unless the company send them to you direct.

And, we will treat any information we hold about you as confidential and not release it to anyone else without your permission unless we have to do so by law.

In giving us information, you are agreeing to us providing this information to The On-Line Partnership Limited (IN Partnership). This is to allow us to meet with the record-keeping requirements and other regulatory requirements of the Financial Service Authority. The aim is to protect you under the Financial Services and Markets Act 2000.

We will hold all information in line with the requirements of the Data Protection Act 1998. You and your agents will be able to see all information we hold if it relates to you. We will also provide copies to you if you write and ask.

8 Conflict of interests

We will make you aware of any conflict of interest that may arise if we become aware that another of our clients or we also have an interest in the area on which you have received a recommendation. We must tell you about the extent of any conflict of interest in writing and if necessary, we will arrange for another of our representative companies to act as your agent.

9 Start of the terms of business

Your agreement to appoint us as your agent will apply from the date that you sign this agreement.

10 Ending the terms of business

This terms of business agreement will stay in force until we or you end it or until you or we ask to change it. If you want to end the terms of business agreement, please let us know in writing at any time.

If we want to end the terms of business agreement, we will write and tell you. If at the time we cancel, we are involved in an incomplete transaction, we can decide not to complete the transaction and, if appropriate, return to you all documents relating to that transaction.

11 Other documents that form part of this agreement

The other documents we have given you that also form part of our terms of business agreement are our initial disclosure document, our fee and commission menu and our fee agreement (if this applies).

12 Who regulates you?

We are appointed representatives of IN Partnership, the trading name of The On-Line Partnership Limited, which is authorised and regulated by the Financial Services Authority. Our activities cover investments, regulated mortgage contracts, and insurance contracts.

13 What do I do if I have a complaint?

If you want to register a complaint, please contact us.

- In writing to:
The Compliance Director
IN Partnership
On-Line House
50-56 North Street
Horsham
West Sussex
RH12 1RD.
- By phone to: 01403 214200

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service does not consider complaints about home-reversion schemes. (Home reversion schemes allow you to sell all or part of your home to a lender in return for either extra income or a lump sum. They allow you to carry on living in the home until you move or die).

14 The Financial Services Compensation Scheme (FSCS)

We contribute to the funds of the FSCS. You may be entitled to compensation from the scheme if we cannot pay all our debts. This depends on the type of business and the circumstances of the claim.

15 Client declaration

I confirm that I have read and understood this terms of business agreement and confirm that I have read and understood the initial disclosure document, fee and commission menu and the fee agreement.

Name	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text" value="/ /"/>
Name	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text" value="/ /"/>