



Optimise Service Terms of Business

AAF and All Aspects Financial are trading names of All Aspects Financial Planning Ltd, registered in England and Wales No. 12900318. Registered Office: Hanover House, Bishops Green, Newbury, Berkshire, RG20 4HT. AAF are an appointed representative of Fintuity who are regulated and authorised by the Financial Conduct Authority.

1. About Us

Who Are All Aspects Financial

We offer **independent** and **regulated financial advice**, along with tailored **financial optimisation** services. Our offering covers a broad range of your financial needs; with the view we can provide better advice by facilitating a comprehensive solution.

This could include pensions, investments, protection, mortgages, equity release and inheritance tax.

We abide by the **data protection** act 2018 and general data protection regulations.

This means all your data and information are held **confidentially** and securely.

2. The Optimise Review

Discovery

We will get an understanding of your circumstances to explore how we can help. It's your chance to ask questions and decide if we want to work with us. If you have registered and provided us an initial factfind, we will usually facilitate a 'financial healthcheck', where we confirm how you would benefit from the exercise.

Once you've agreed to proceed and made payment, we will then proceed to the next step.

Preparation

We will request further information that allows us to prepare for the review, which could include bank statements and payslips.

Optimise Review

A comprehensive review takes place to find ways to Optimise your finances, create a plan for the future and an action list to help achieve your goals. It's also a chance for us to explore topics you want to master.

Further Analysis and Report writing

We will compile a short report detailing our discussion and the action list, along with any further commentary from analysis we have performed. This may include cashflow forecasting that visualises your financial future, with any relevant conclusions and commentary from us.

Ahead our next meeting, you would typically already action some of the guidance provided during our meeting.

Progress review

We will hold a 1-hour meeting to summarise the report, check on your progress and help guide you on any more complex changes you are working through. We will also confirm if you need to work with us on an ongoing basis and ensure you are happy to do so.

Ongoing Optimise Service

We will continue to hold ad hoc meetings and proactively work with you to put you in the strongest financial position.

Financial Advice

Where we identify advice that is required before or during the exercise, we will pick this up separately. This will usually have a different client agreement that covers our costs and charges.

3. Our Charges

Optimise

We charge **£500** for an initial Optimise review.

Following this review or instances where financial advice has been provided, you may opt for our ongoing Optimise service at **£35** per month.

This entitles you the lesser of 3 hours quarterly or 10 hours annually.

If additional work is required, we charge £50 per hour for access to a Money Expert. We will always provide an estimate in advance for your approval, which we will never exceed without your consent.

How you pay for the service

Payment for our Optimise review service is made in advance, typically via bank transfer. If you make a card payment online, you will be providing implicit agreement to the terms held in this agreement.

Our Ongoing Optimise is typically facilitated via standing order, payable on the 1st of each month following the completion of the initial Optimise review exercise.

4. Obligations and Information

Verification of Identity

We will verify your identity electronically before undertaking any business with you and throughout our relationship. The check may leave a 'footprint' on your credit file, but it will not affect your credit rating. This helps protect against financial crime and money laundering.

Conflicts of Interest

There may be situations where we or one of our other clients has some form of conflict of interest. If this happens or we become aware that our interests or those of one of our other client's conflicts with your own interests, we'll write to you and ask for your consent before we carry out any further work. We'll also let you know the steps we'll take to make sure you are treated fairly. We have a conflicts of interest policy, if you wish to have a copy, please request one from your adviser.

Communicating With You

Our normal ways of communicating with you may be by video meetings, phone and email. We may ask you to confirm your instructions to us in writing or via electronic confirmation through an electronic portal we use.

Legal, accounting and financial advice

We are not qualified to provide legal or accounting advice or documents. This means that the onus is on you to refer any point of law or accountancy that may arise during the course of discussions with us to a solicitor or accountant. If financial advice is required, this will be covered by a separate agreement.

Marketing

Where you have consented for us to do so, we may contact you in the future by means of an unsolicited promotion (by telephone, email, SMS or post) should we wish to discuss the relative merits of a particular product or service which we feel may be of interest to you.

Our calls and video meetings may be recorded for training and monitoring purposes. Copies are available on request.

Investment Risks

Investments can fall as well as rise and thus you may not get back the full amount invested. Whilst we are not recommending investments, we may use assumed growth rates when performing cashflow forecasting or projections.

Complaints Procedure

If you wish to register a complaint, you can do so in writing to Fintuity Limited, 128 City Road, London, EC1V 2NX or by email to compliance@fintuity.com

If Fintuity cannot settle the complaint with you, you may be entitled to refer it to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR; T: 0800 023 4567, E: www.financial-ombudsman.org.uk.

Authorised and Regulated

We are an appointed representative of Fintuity Limited, who are authorised and regulated by the **Financial Conduct Authority**. FCA Number: 814106.

Our firm reference number is 936359. You can check our details on the FCA's website <https://register.fca.org.uk/s/> or contact the FCA on 0800 111 6768.

Benefits we may receive

Under the rules of our regulator, the FCA, we can't accept payments or benefits from other firms (e.g. product providers) unless it's designed to enhance the quality of service we provide and it doesn't conflict with our duty to act in our clients' best interest.

From time to time, we may attend training events funded and /or delivered by product providers, fund managers and investment platforms. These events are designed to enhance our knowledge and enhance the quality of service we provide to our clients. As such this doesn't affect our obligation to act in your best interests. Please ask us if you want further details.

5. Cancellation and changes

Optimise Review

You can cancel for a full refund at any time prior to your first review meeting. If the Optimise Review has taken place, our fee is not refundable.

Ongoing Optimise Service

There is no minimum term and you may cancel the service at any time by contacting us in writing, subject to 1 months' notice.

If you fail to pay for this service, we reserve the right to cancel with immediate effect, but will confirm this to you in writing.

Changes to Ongoing Optimise

We reserve the right to make to our Terms of Business subject to providing you with at least 1 months' notice.

We may from time to time review our pricing in line with inflation and the costs of offering this service. Should this take place, we will provide you with at least 1 months' notice.

6. Protecting Your Personal Data

To provide our services properly we'll need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services. Processing of your personal data is necessary for the performance of our contract for services with you and in meeting our obligations to preventing money laundering or terrorist financing. Generally, this is the lawful basis on which we intend to rely for the processing of your data. Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you and to prevent money laundering or terrorist financing. We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service, we'll need to pass certain personal details to the product or service provider. We may engage the services of third-party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most

appropriate means of communication at the time (e.g. telephone/ email /letter etc.). The organisations to whom we may pass your details also have their own obligations to deal with your personal information appropriately.

Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected. We have a Privacy Policy which is a separate document which provides more information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you. It is available upon request. As part of this agreement, we'll ask you to consent to the transfer of personal information in accordance with the protections outlined above. Special categories of personal data: there are certain categories of personal data that are sensitive by nature. The categories include: data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data we will only gather this with your explicit consent.

If you have any questions on our privacy arrangements, please contact us.