



## about our services and costs

**Clarity Financial Advice Ltd T/A Life Saver,**  
Eckington Business Centre, 62 Market Street,  
Eckington, Derbyshire, S21 4JH

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### Life Saver Customer Promise

We will always treat you fairly. You can expect in all our dealings with you that we will:

- treat you as we ourselves would expect to be treated
- never take advantage of you
- be open and honest
- quickly put right any mistake that we make.

### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA 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.

### 2. Whose products do we offer?

#### Insurance

<input checked="" type="checkbox"/>	We offer products from a range of insurers for Life Assurance, Critical Illness, Income Protection and Private Medical Insurance.
<input checked="" type="checkbox"/>	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.
<input type="checkbox"/>	We can only offer products from a single insurer.

### 3. Which service will we provide you with?

#### Insurance

<input type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, Home Insurance, and Private Medical Insurance.
<input checked="" type="checkbox"/>	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.

#### 4. What will you have to pay us 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.

#### 5. Who regulates us?

**Clarity Financial Advice Ltd** is an appointed representative of Mint Financial Services Ltd, Mint House, 10 – 11 Gander Lane, Barlborough Links, S43 4PZ which is authorised and regulated by the Financial Services Authority. Mint Financial Services Ltd's FSA Register number is 217742.

The permitted business of Mint Financial Services Ltd is advising on and arranging pensions, investments, mortgages, life assurance and general insurance.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

#### 6. Loans and ownership

Intrinsic Financial Services Limited owns 100% of the share capital of Mint Financial Services Limited. Sanlam Netherlands Holdings BV owns 25% of the ordinary share capital of Intrinsic Financial Services Limited. Friends Provident Life and Pensions Ltd owns 19% of the share capital of Intrinsic. Bank of Scotland has provided Intrinsic with a loan facility of £2.5m, £0.75m of which has been utilised.

#### 7. Cirilium Funds and Uinsure

Intrinsic has developed three Cirilium funds in conjunction with Henderson Global Investors that are available through some of our product providers. The funds are available as part of the full fund range offered by those providers.

As part of the arrangement with Henderson Global Investors, it will pay us a sponsorship fee of up to 0.5% per annum of the Net Asset Value of the Cirilium Funds. The fee that we receive is part of the Annual Management Charge and is included in the Total Expense Ratio (TER) of each fund. This means that the fee is not an additional charge to you on top of the other charges that will be disclosed to you.

Intrinsic has a long-term capital sharing arrangement in place with Uinsure Limited, which may result in future payments being made by Uinsure Limited to Intrinsic.

## 8. What to do if you have a complaint

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

**In writing:** Write to Compliance Department, Mint Financial Services Ltd,  
Mint House, 10 – 11 Gander Lane, Barlborough Links, S43 4PZ.

**By phone:** Telephone 01246 813099.

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

## 9. 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 for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

### Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

### Mortgages

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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

## Terms of Business

This document is intended to define and clarify the relationship between Mint Financial Services Ltd and Retail Clients to ensure an efficient, productive, fair and equitable relationship is created and maintained.

This document should be read in association with the “**Key Facts about our services and costs**” document, which has been provided to you. A copy of this document should be retained for your records.

Our commitment to you	How You Can Help Us
<p data-bbox="229 633 778 741">We are committed to offering our customers the highest possible standards of service, and to treat you fairly in all aspects of our dealings with you. In particular we will:</p> <ul data-bbox="205 763 778 1771" style="list-style-type: none"><li data-bbox="205 763 778 813">▪ act with integrity, honesty and openness in everything we do for and with you;</li><li data-bbox="205 819 778 927">▪ be totally transparent with regard to our dealings with you and provide you with clear information about the products and services we offer including fees and charges;</li><li data-bbox="205 956 778 1032">▪ ascertain your individual needs, preferences and circumstances before recommending a solution or product;</li><li data-bbox="205 1061 778 1111">▪ always act impartially - your interests will come first at all times;</li><li data-bbox="205 1140 778 1247">▪ only recommend a product that we consider suitable for you and that you can afford - and always the most suitable from the available options;</li><li data-bbox="205 1276 778 1326">▪ not recommend a product if we can't find one we consider suitable;</li><li data-bbox="205 1355 778 1404">▪ encourage you to ask if there's something you don't understand;</li><li data-bbox="205 1433 778 1460">▪ be friendly, courteous and responsive;</li><li data-bbox="205 1489 778 1516">▪ absolutely respect your confidentiality;</li><li data-bbox="205 1545 778 1594">▪ expect to develop a long-term partnership with you, to help you achieve your lifetime goals;</li><li data-bbox="205 1624 778 1673">▪ aim to meet agreed deadlines and where we can't we will update you as early as possible;</li><li data-bbox="205 1702 778 1751">▪ measure our success based on your perception of our service;</li></ul>	<p data-bbox="837 633 1334 683">To help us give you the best service and most appropriate advice, we will ask you to:</p> <ul data-bbox="837 705 1378 1565" style="list-style-type: none"><li data-bbox="837 705 1378 754">• be open, frank and honest with us at all times;</li><li data-bbox="837 819 1378 954">• tell us as much as possible about your circumstances, risk attitudes and objectives, including details of income and outgoings, to enable us to properly assess how much you can afford;</li><li data-bbox="837 987 1378 1095">• let us know when there are important changes in your personal circumstances such as change of employment to ensure that previous advice is still appropriate;</li><li data-bbox="837 1128 1378 1214">• let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand;</li><li data-bbox="837 1247 1378 1296">• tell us if you think there are ways we can improve our service;</li><li data-bbox="837 1330 1378 1379">▪ tell us as early as possible of any concerns you have about our work together;</li><li data-bbox="837 1413 1378 1462">▪ make time available to play your part in the delivery of your financial plan/ solutions;</li><li data-bbox="837 1496 1378 1565">▪ give consideration to referring us to at least one other person who you believe would benefit from working with us.</li></ul>

## 1. Independent Financial Adviser Introduction

Your Adviser is an Appointed Representative of Mint Financial Services Limited, which is authorised and regulated by the Financial Services Authority (FSA) to advise on investments and to arrange and effect transactions in life assurance, pensions, ISAs, unit trust, other collective investments along with Regulated Insurance and Mortgage Contracts.

Some of the services provided by Mint are not regulated by the FSA. For example, personal and corporate tax planning and National savings. If appropriate to your circumstances we may make recommendations in respect of non regulated collective investment schemes. We classify all clients as Retail Clients.

## 2. Our Services to you

We offer you independent, individual, impartial and value-added advice based solely on the information provided by you. As we are not tied to any insurance/ investment company or mortgage provider, we are able to research the whole market in order to find the most suitable product, company and terms of product(s) to suit your requirement. Our mission is to make and save you money with high ethical standards. Further details of our services are set out in the "**Key Facts** about our services and costs" document which has been issued to you.

## 3. How do we act for you?

We will go through a process of understanding your financial situation and objectives before any recommendations are made to ensure the quality of advice. We will write to you explaining the reasons why our recommendations are considered suitable for your circumstances and confirming details of any restrictions on the type of investment or market in which you wish to invest.

We expect our clients to give us instructions in writing in order to avoid future disputes. We will, however, accept oral instructions provided they are subsequently confirmed in writing. You will be informed in writing of any right you have to withdraw from or cancel any recommended transaction or alternatively that no such rights apply.

When we arrange investments for you, we will register these in your name unless otherwise agreed in writing. Furthermore, we will ensure that you receive either a document of title or contract note to confirm your ownership. The Investment Company we have recommended will normally forward all such paperwork to you.

Occasions may arise where we or one of our customers will have some form of interest in business we are transacting for you. If this happens, or we become aware that our interests or those of our other clients conflict with your interests, we will inform you and obtain your consent before we carry out your instruction.

## 4. Commencement and Term

These terms of business will come into force on the day that they are issued to you and will remain in force until such a time as you are issued with revised terms. You or we may terminate our authority to act on your behalf at any time without notice or penalty.

## 5. Client Money

We do not handle clients' money. We never accept cash or cheque made out to us (unless it is a cheque in settlement of fees, charges or disbursements for which we have sent you a bill). Cheques for premiums, investments or contributions should be made payable to the life company or investment provider.

## 6. Complaints

We want you to be totally satisfied with our services, however if we do something wrong then we are committed to putting it right. Upon request we will provide you with a copy of our complaints procedure. Further details of what you should do if you have a complaint are contained within the "**Key Facts** about our services and costs" document which has been issued to you.

## 7. Data Protection

In order to advise you properly we must obtain information about your financial and personal circumstances. We retain records of all our business transactions for at least six years. These may be stored either in paper or computer records.

We treat all our clients' records as confidential however by accepting our Terms of Business you agree that the information which you give us may be disclosed to third parties for the purpose of processing your applications. No information will be passed to another party without your prior consent except where we are required to do so by law.

## 8. Financial Crime

All transactions relating to the services provided by us are covered by Money Laundering Regulations and the Proceeds of Crime Act. The FSA also requires that we have appropriate measures in place to prevent the furtherance of financial crime. Our responsibilities under these Regulations, and the rules of the FSA, include but are not limited to verifying the identity and address of our clients and of any third party making payments on their behalf. Where we require, you must supply proof of your identity in accordance with the requirements of the above Regulations.

Such verification 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 to us to access this information.

## 9. Ongoing Review

An integral part of our service to clients is to contact you periodically with a view to discussing and exploring how you could obtain better value from the market place as a follow on to any initial recommendations we make to you. You reserve the right not to agree to such on-going reviews and can request that we do not do this on an on-going basis. Please note that should you opt-out of this valuable service, then we cannot be held responsible for any loss, financial or otherwise howsoever caused as a result on your being unable to enjoy superior value and financial security from products and services available in the market.

## **1. Independent Mortgage Adviser Introduction**

Your Independent Mortgage Adviser is an Appointed Representative of Mint Financial Services Limited (referred to as “we” or “us” in this document) which is authorised and regulated by the Financial Services Authority (FSA) under registration number 217742.

## **2. Scope of Service**

Your adviser offers an impartial, independent mortgage planning service. Your adviser will arrange mortgages from the market as a whole, based upon the information given by you during the mortgage review.

If Your adviser is also authorised to make recommendations with regard to investment products or any protection policies associated with your mortgage this will have been confirmed within the “Key Facts about our services and costs” document which has been issued to you.

The role of your mortgage adviser is to ensure that you are always given the highest quality advice and service, to enable you to make an informed decision about your borrowing requirements.

## **3. Levels of service**

Under the terms of the regulation there are two levels of service available, either advised or non-advised.

As a member of Mint, your adviser offers an Advised service in all cases in order that he/she can make an informed decision with you about your choice of your new mortgage.

## **4. Ongoing Review**

An integral part of our service to clients is to contact you periodically with a view to discussing and exploring how you could obtain better value from the market place as a follow on to any initial recommendations we make to you. You reserve the right not to agree to such on-going reviews and can request that we do not do this on an on-going basis. Please note that should you opt-out of this valuable service, then we cannot be held responsible for any loss, financial or otherwise howsoever caused as a result on your being unable to enjoy superior value and financial security from products and services available in the market.

## **5. Complaints**

We want you to be totally satisfied with our services, however if we do something wrong then we are committed to putting it right. Upon request we will provide you with a copy of our complaints procedure. Further details of what you should do if you have a complaint are contained within the “Key Facts about our services and costs” document which has been issued to you.

## **6. How do we act for you?**

Your adviser will go through a diligent process of understanding your financial situation and objectives before any recommendations are made to ensure correctness and quality of advice.

Prior to making a recommendation your adviser will explain the different methods of mortgage repayment and explain the implications of taking out a mortgage.

Your adviser will also provide you with a “Key Facts Illustration” (KFI) which will confirm important information with regard to the recommended mortgage product.

Following a recommendation your adviser will write to you explaining the reasons why the recommended mortgage is considered suitable for you.

## **7. Fees**

Your adviser may charge you a fee for the time spent researching the market on your behalf, the administration involved and other company expenses. If a fee is to be charged, then details will be confirmed within the “Key Facts about our services and costs” document will confirm to you what this fee may be.

Depending upon the mortgage lender chosen we may receive a fee for submitting your mortgage. Before you take out a mortgage we will tell you the fee in writing. If the fee is less than £250 we will confirm that we will receive up to this amount. If the fee is £250 or more, we will tell you the exact amount. We will tell you the charges for any other service or product and include these in your Key Facts illustration.

## **8. Data Protection**

In order to advise you properly we must obtain information about your financial and personal circumstances. We retain records of all our business transactions for at least six years. These may be stored either in paper or computer records.

We treat all our clients’ records as confidential however by accepting our Terms of Business you agree that the information which you give us may be disclosed to third parties for the purpose of processing your applications. No information will be passed to another party without your prior consent except where we are required to do so by law.

Unless you ask us not to, we may use the information that we hold about you to contact you from time to time by post, fax, e-mail or telephone to bring your attention to additional products or services which may be of interest to you.

## **9. Financial Crime**

All transactions relating to the services provided by us are covered by Money Laundering Regulations and the Proceeds of Crime Act. The FSA also requires that we have appropriate measures in place to prevent the furtherance of financial crime. Our responsibilities under these Regulations, and the rules of the FSA, include but are not limited to verifying the identity and address of our clients and of any third party making payments on their behalf. Where we require, you must supply proof of your identity in accordance with the requirements of the above Regulations.

Such verification 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 to us to access this information.