

IMPORTANT INFORMATION

YOUR PERSONAL DETAILS & INFORMATION DISCLOSURE

The advice we provide, and any recommendations we make for you will be based on the information that you give to us. It is extremely important that you paint an accurate picture of your current situation. If your circumstances change at any time in the future, please let us know.

We cannot accept liability where our advice does not meet your needs because you have provided inaccurate information, or you have not told us something which may have affected our recommendation. Nor can we confirm the accuracy of third-party information upon which we rely.

You will receive a copy of our 'Initial Disclosure Documents', which outline our service and how we get paid. You will also receive a copy of our 'Suitability Letter', which outlines any product we have recommended. If there are inaccuracies in the Suitability Letter, or if you have any questions relating to any of the information contained within this document, please let me know as soon as possible, so that I can discuss them with you.

The Suitability Letter is not confirmation that an application has been submitted to a protection provider or mortgage lender. It simply outlines the suitability of a product, in relation to your needs.

CAPTURING YOUR NEEDS

Please help us to identify any specific needs regarding the methods by which we deliver our services to you. This may include additional ways of communication to those that we usually use, for example, if you need information in large font due to sight difficulties, we can provide you with that.

Further information on how we collect and use your personal data is set out in the 'Data Privacy Notice' further down this document.

AFFORDABILITY

If you proceed with an application, you are confirming that the total monthly payment for the plan you are putting in place is affordable now, and you feel confident that this will remain the case in the future. Any surplus income could be used to increase your savings and retirement funding, reduce the term of your mortgage or loans or provide more protection for you and your family. Where you choose not to do so is at your own risk.

EMERGENCY SAVINGS

We suggest that you have at least six months of expenditure in a bank account for emergencies.

WILLS & LASTING POWERS OF ATTORNEY

You should have an up-to-date Will and Lasting Powers of Attorney in place. Additionally, any existing arrangements should be reviewed at least every five years to make sure they are fit for purpose.

IMPORTANT DISCLAIMER

Tax Advice is outside the scope of service.

Lisa Price Financial Services Ltd. is an Appointed Representative of LWM10 Ltd., which is authorised and regulated by the Financial Conduct Authority (458204).

GENERAL INFORMATION ABOUT OUR INSURANCE SERVICES

OUR INSURANCE SERVICES

We offer non-investment protection e.g. term assurance, income protection and critical illness from a range of insurers. For non-investment protection contracts, we are an intermediary and will act on your behalf when providing advice and making our personal recommendation to you. We will do this based on a fair and personal analysis of insurers for term assurance, income protection, and critical illness. We will provide you with advice and arrange the insurance contract on your behalf after assessment of your personal circumstances and needs. Full details of the products we recommend will be confirmed in the product literature you will receive before it is arranged.

THE COST OF OUR INSURANCE SERVICES

We will receive and retain a commission from the insurance provider when your plan commences. The amount will be confirmed in the provider illustration. Should you wish, you can request to view the commission rates from each of the providers we have considered, at the time that we make our recommendation to you.

INSURANCE APPLICATIONS

The provider illustrations and supporting documentation contains information about the plan you apply for, including benefits and costs. You should note that once the provider has assessed your application there may be change to the benefits, cover, or premiums. The insurance provider will confirm the exact cover details directly with you. If the documents you receive do not meet your expectations, or if you have any questions, please do not hesitate to contact me.

Any solutions we put in place are a step towards meeting your insurance needs. Please feel free to contact me at any time if you would like to consider further options in relation to your financial protection.

You should check the information on your insurance application forms is correct. If there are errors or you do not tell the insurance company something about your health or family history, they may refuse to pay out for a claim.

You should check the 'Policy Schedule' issued by your insurance company for any revisions or exclusions they may make whilst reviewing your medical information. The policy schedule details the actual cover in place.

Once you have been informed that your cover has started, you should check that the monthly premiums are being collected. If you are not paying premiums, or stop paying premiums, then you are not covered by the plan.

Whilst we try to ensure the accuracy of the information contained in your Suitability Letter, you should be aware that the information issued by the provider supersedes it.

Where you chose your plan for additional benefits and features, other cheaper options may have been discounted.

REPLACING AN EXISTING INSURANCE CONTRACT

If you are replace an existing insurance plan, we will provide you with a 'Replacement Insurance Comparison' document. You should not stop paying your existing insurance premiums, until your new plan has been accepted and a start date is confirmed by the new insurance company.

If for any reason the new company does not accept your application, you may want to keep your current cover, and if it is already cancelled you might not be able to re-instate it.

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GENERAL INFORMATION ABOUT OUR MORTGAGE SERVICES

OUR MORTGAGE SERVICES

We are mortgage advisers who work on a whole of market basis. We will recommend a mortgage product that is suitable for you following an assessment of your personal needs and circumstances. This will include a detailed assessment of affordability. We will consider all products and lenders that we have access to. This means we will not consider those lenders that are only available by you going direct to them.

Where you are increasing your borrowing, we will consider the merits of both a new first charge mortgage and securing this by an additional mortgage on a second charge basis. You may have the option of a further advance from your existing lender, however, we will only consider this where we can deal directly with the lender on your behalf. It may be in your best interests to explore this option and look at the further alternative of an unsecured loan, as these may be more appropriate for you.

INTEREST ONLY MORTGAGES FOR RESIDENTIAL HOMES - We only recommend that residential mortgages are on a capital and interest (repayment) basis so that the mortgage reduces during the term to the point where nothing is owed at the end of the term. We DO NOT recommend or advise people should have an interest only mortgage because it is a high-risk strategy where the balance of your loan does not reduce, and you owe the full amount of the mortgage at the end of the term. Without a suitable repayment vehicle, you could be forced to sell your home at a time in your life where you could be considered more vulnerable and unaccepting of change. If you ask us to arrange an interest only residential mortgage for you, you do so entirely at your own risk.

LENDING PAST STATE RETIREMENT AGE - We do not recommend that you take a mortgage term which runs beyond the state retirement age for the oldest applicant. Having a mortgage into retirement can force you to work beyond a time you feel comfortable to do so, sell your home or puts pressure on your retirement lifestyle. If you ask us to arrange a mortgage which runs beyond your state retirement age you do so entirely at your own risk. Remember, if you do not keep up repayments on your mortgage you could be forced to sell your home.

THE COST OF OUR MORTGAGE SERVICES

Any fees payable by you will be outlined in the Initial Disclosure Document. You will be asked to sign a 'Fee Agreement' in order to proceed with an application if a fee is applicable. We will receive and retain a commission from the lender when your mortgage completes. The amount will be confirmed in the lender's documentation. Should you wish, you can request to view the commission rates from each of the lenders we have considered at the time that we make our recommendation to you.

REFUND OF FEES

Please note our fee will still be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation. It should also be noted we do not provide a refund should you decide not to proceed with the mortgage loan after we have made a recommendation to you.

CREDIT SCORE

We may undertake lender decision in principles and credit scores as part of our process, which may leave 'footprints' or records on your credit file. Too many footprints can affect future applications for loans and credit, and as such we suggest that you accurately inform us of any adverse credit of which you are aware to reduce the number of checks we need to complete.

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DATA PRIVACY NOTICE

WHY YOU SHOULD READ THIS DOCUMENT

To provide advice, we need you to share information with us. The information we collect is 'your personal data', which we will refer to as 'your data'. This document explains your rights and how we store, use, and share your data.

WHAT IS YOUR PERSONAL DATA

Your data is information that describes or relates to you. For example, your name or date of birth may identify you directly. Likewise, your employment or medical history might identify you indirectly. The information we request might include the following:

- Title and name
- Date of birth
- Gender
- Nationality
- Civil or marital status
- Contact details
- Addresses
- Employment
- Remuneration information
- Employment history
- Bank account details
- Tax information
- Loans and credit commitments
- Personal credit history
- Sources of income
- Expenditure
- Family circumstances
- Details of dependents
- Existing financial products
- Documents to verify your identity

HOW WE DEAL WITH YOUR DATA

When we provide advice, we enter into a contract with you. To carry out that contract, we have the right to use your data as outlined in this document. Our right to use your data applies during initial discussions and after our contract ends. We have the right to use your data, if it is in our legitimate business interests, assuming your rights are not affected. For example, we may need to:

- Liaise with product providers.
- Discuss advice with our compliance service provider.
- Use your data to comply with the Financial Conduct Authority.

SPECIAL DATA

We may need to ask about your special data. Your special data may include sensitive information such as:

- Ethnic origin.
- Health status.
- Medical history.
- Details of treatment.

We might discuss your special data with product providers.

Where you have parental responsibility for children under 13, we may also need to use their special data.

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We might need you to disclose criminal convictions or offences. Insurers use 'Criminal Disclosures' to price policies and prevent fraud.

We will treat your special data and criminal disclosures like your data.

HOW WE COLLECT YOUR DATA

We collect your data from various sources, but mainly from you. We may also get information from third parties. For example:

- Your employer.
- Public data, such as the voter's roll.
- Credit agencies.

We will get your consent before we check your credit status and access your credit file.

We do not need your consent for identity checks, which may leave a soft footprint on your credit file.

HOW WE USE YOUR DATA

We will store your data in paper files, mobile devices, and computer systems. Computer systems include websites, emails, hard drives, and cloud storage. Only employees within our group can access your data to provide our service to you. We submit your data to product providers in paper form and through secure online portals to progress any applications.

SHARING YOUR DATA

We will share your data with the:

- Companies in our group.
- Advisers who introduce you to us.
- Financial Conduct Authority.
- Third parties who help us deliver our services.
- Third parties include compliance advisers, product specialists, estate agents and legal service providers.

We will only share data where we believe it is required, and to deliver our service. Sharing your data does not entitle third parties to market to you. We do not envisage your data being transferred outside the European Economic Area.

DATA SECURITY AND RETENTION

Your privacy is important to us.

We will take reasonable steps to safeguard your data against unlawful attacks by third parties.

We also need you to take reasonable steps to protect your privacy when transferring information to us. For example:

- Please do not send confidential information over unprotected email.
- Make sure email attachments are password protected.
- Only use secure postage when sending original documentation to us.

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We will keep your data for a minimum of six years. We will keep records indefinitely if we are legally required to do so.

YOUR RIGHTS

Concerning your data, you can:

- Request copies.
- Ask us to explain how we use it in more detail.
- Ask us to correct, delete, restrict, or stop using the data.
(We will provide details as to the extent we can comply with your request).
- Ask us to send electronic copies to another organisation.
- Change or withdraw marketing consent.

CONTACTING US

If you would like to discuss this document or exercise any of your rights, please contact:

The Data Protection Officer
LWM10 Ltd.
15 Mariner Court
Durkar
Wakefield
West Yorkshire
WF4 3FL

Tel: 03302 230 404

We will tell you if we have a legal right not to deal with, or act differently from any request you make. You should contact us if you become aware of any unauthorised disclosure of your data, so that we may investigate and fulfil our obligations. If you have concerns or complaints about how we handle your data, you may complain to the data protection regulator, the ICO. You can contact the ICO through their website at:

<https://ico.org.uk/global/contact-us/>

Or in writing to:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF