



## **Services & Costs Disclosure Document**

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## **Information about our services & costs**

**Medics Wealth Management  
Tamworth Enterprise Centre  
Philip Dix House  
Corporation Street  
Tamworth B79 7DN**

**01827 53310  
enquiries@medicswealth.com**

**We are an intermediary that is acting on your behalf when delivering our services to you.**

**You should use the information provided within this document to decide if our services are right for you.**

### **What Type of Service Will We Provide To You?**

Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a sufficient range of retail investment products, financial instruments, and structured deposits.

A 'sufficient range' means that the products and services that we will advise on and recommend will be sufficiently diverse with regards to their type and issuers or product providers to ensure that our clients investment objectives can be suitably met.

### **What will you have to pay for our investment services**

You will pay for our services on the basis of an adviser charge.

We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

We will discuss with you the basis of our charges, based on the types(s) of work we are asked to undertake for you.

We will discuss with you when you will have to pay our charges, both initial and ongoing.

All charge amounts quoted below are exclusive of VAT, expenses, and disbursements; these will be added to the invoice if applicable.

## Costs of our Services

We charge fees for our services, typically as follows:

### Charges for our Initial Service

Our initial advice will be appropriate for you, based on your requirements and circumstances at that time. We will not automatically ensure that any initial advice remains suitable for you at a later date unless you select to receive ongoing services from us.

Our services cover a wide range of situations. Perhaps you wish to invest a sum of money which you have recently received or is currently in cash deposits - an inheritance or a pension lump sum, for example. Or maybe you already have invested assets, but you are looking to appoint us as your financial advisers. We will review the existing investments and consider their suitability and where appropriate make recommendations and implement these. Initial advice charges depend on the complexity of the advice you require.

Here is our tariff of typical charges for Initial Advice:

The following table outlines the typical services we offer, what would be provided as part of each service, and an indication of the costs.

Where you require advice or services that fall outside the list of services outlined below please contact us to discuss your requirements and for details of indicative costs.

Service Category	Initial Adviser Charge
<b>Standard</b>	<i>£695 + 1% of the amount to be invested.</i>
Examples: Lump-sum investment in ISA or similar, annuity purchase at retirement, pension contribution	
<b>Complex</b>	<i>£995 + 1% of the amount to be invested.</i>
Examples: Pension drawdown, pension consolidation, Inheritance Tax planning, Care Fees planning	
<b>Defined Benefit Pension Transfer</b>	
Abridged advice*	£495
Full advice*	£1,495 + 1% of the Cash Equivalent Transfer Value (The cost paid for Abridged Advice will be credited against full advice cost.)
<b>* A transfer cannot take place unless Full Advice has been provided. Abridged advice is designed to clarify whether Full Advice is necessary, or whether a transfer would be inadvisable.</b>	

To help make this clearer, here are three practical examples:

Practical Examples		
Advice Type	Category	Initial Adviser Charge based on investment amount of £100,000
Single lump-sum investment	Standard	$£495 + £1,000$ (i.e. 1% of the amount to be invested) = <b>£1,495</b>
Moving into Pension Drawdown	Complex	$£995 + £1,000$ (i.e. 1% of the amount to be invested) = <b>£1,995</b>
Advice on a Defined Benefit Pension Transfer	Specialist	$£1,495 + £1,000$ (i.e. 1% of the amount to be invested) = <b>£2,495</b>

As part of our Initial Advice Service we will do the following:

What Will We Do For You	
In each case we will:	<ul style="list-style-type: none"> <li>• Establish your financial planning goals/objectives;</li> <li>• Obtain full details of your assets, liabilities, income, and expenditure;</li> <li>• Review your existing plans/policies, including pensions, investments, and protection policies to see if they are still appropriate for your needs;</li> <li>• Identify whether you need to take any additional actions or make further provision to achieve your goals;</li> <li>• Provide you with a report outlining our findings and recommended actions;</li> <li>• Arrange any appropriate plans or policies if you accept our advice.</li> </ul>
Additionally, where relevant we will:	<ul style="list-style-type: none"> <li>• Establishing your target retirement income and retirement age;</li> <li>• An analysis of your existing pension provision and identification of any potential shortfall at retirement;</li> <li>• Consider any specific requirements or preferences you may have.</li> </ul>

## Charges for our Ongoing Services

### Ongoing Advice Charges

The services you receive for our ongoing advice service will depend on the amount of funds under our advice as follows:

Service	Key Features	Charges and examples
<b>Choice</b>	<ul style="list-style-type: none"> <li>• For clients with £150,000 to £400,000 under advice.</li> <li>• Annual meeting and an annual progress report with a review of your financial strategy.</li> <li>• Rebalancing of investments as required.</li> <li>• Ongoing contact with your adviser throughout the year without further charge.</li> </ul>	<p>We charge 0.5% of the fund value for this service.</p> <p>For example, for a fund value of £150,000 our annual charge will be:</p> <p><math>£150,000 \times 0.5\% = \mathbf{£750}</math></p>
<b>Aspire</b>	<ul style="list-style-type: none"> <li>• For clients with £400,000 to £800,000 under advice.</li> <li>• Annual meetings and an annual progress report with a review of your financial strategy.</li> <li>• An additional six-monthly review meeting.</li> <li>• Rebalancing of investments as required.</li> <li>• Ongoing contact with your adviser throughout the year without further charge.</li> <li>• No further initial fees for reorganising existing investments.</li> </ul>	<p>We charge a standard 0.5% of the fund value for this service.</p> <p>For example, for a fund value of £400,000 our annual charge will be:</p> <p><math>£400,000 \times 0.5\% = \mathbf{£2,000}</math></p>
<b>Preference</b>	<ul style="list-style-type: none"> <li>• For clients with £800,000 or more under advice.</li> <li>• Annual meetings and an annual progress report with a review of your financial strategy.</li> <li>• Additional meetings up to a maximum of four per annum.</li> <li>• Rebalancing of investments as required.</li> <li>• Ongoing contact with your adviser throughout the year without further charge.</li> <li>• No initial advice fees for new investments or reorganising existing investments.</li> </ul>	<p>We charge a standard 0.5% per year of the fund value for this service for a fund value up to £1,999,999</p> <p>For example, for a fund value of £1,000,000 our annual charge will be:</p> <p><math>£1,000,000 \times 0.5\% = \mathbf{£5,000}</math></p> <p>Funds over £2,000,000 will benefit from a reduced bespoke charge.</p>

If any additional services are required, which are not included in your Service Level, then these will be charged separately.

The minimum fee for Ongoing Advice Services is £750 per year.

We will tell you if you have to pay VAT.

The value of an investment can rise and fall over time with investment performance; therefore, the actual charge may rise or fall depending on the investment performance. However, the **percentage** will remain the same.

In addition to our initial services, you can ask us to undertake further services on an ongoing basis. Full details of any ongoing services that we offer are available upon request

You may at any time cancel an Ongoing Advice Service by serving your notification of cancellation to us in writing. Upon receipt of your cancellation notice for an Ongoing Advice Service we will arrange for any future payment of any associated charges to cease.

Our typical adviser charges are noted on the previous pages. The exact amount may be more or less than this but will be specifically agreed with you based on the work you ask us to do for you.

We will confirm the actual adviser charges in writing within our separate 'Services & Payment Agreement' before providing our services to you.

If we do not agree a fixed adviser charge with you at outset, you may ask us for an estimate of how much in total we might charge for any service(s) provided. You may also ask us not to exceed a given amount without checking with you first.

Before we provide any services to you, we will gather information about your circumstances and needs. We will not make a charge for this.

Once agreed, the 'adviser charge' amount will not change, except where your needs or circumstances differ from our initial expectations.

We will tell you how much the total initial 'adviser charge' will be before you complete an investment, but you may ask for this information earlier.

### **Your Payment options**

#### **Settling your Initial Adviser Charge by a single payment**

We can often arrange payment of our adviser charge from your investment amount, through the provider of the recommended investment product. Alternatively, you may choose to settle the payment via cheque/BACS

The agreed fee will become payable upon completion of our work, whether you subsequently act upon our recommendations or not. You will be required to settle the payment of your initial adviser charge within 28 days of completion of our work.

#### **Payment for Ongoing Services**

You will be charged on a monthly basis (i.e. 1/12 of the annual amount per month). However, payment may be paid annually to us if you prefer. We can often arrange payment of our adviser charge from your investment amount through the provider of the recommended investment product. Alternatively, you may choose to settle the payment via cheque/BACS.

### **Information about other costs and associated charges**

#### **Aggregated Costs and Charges**

We will also provide you with an Aggregated Costs document in relation to certain investment types. This will provide you with information on the total costs to you of the financial products and services that have

been recommended for these investment types and illustrate the impact of those costs on your investment returns. This will include all third-party product and service costs as well as our firms' own adviser charges. This will be provided to you before any investment transactions take place and on an ongoing basis where you have selected to take ongoing services.

### **Other third party costs**

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document.

### **Incentive Schemes**

We operate the following types of incentive scheme/s in relation to life policies. Life policies include all insurance contracts with an investment content. This includes investment bonds, endowments, whole of life plans and personal pensions.

In addition to the other remuneration disclosed to you in this agreement the firm may also pay advisers additional bonuses for achieving quality targets in relation to life policy business. This is paid by the firm and not the insurers with whom we arrange business.

Further details on how we manage the conflicts arising from the incentive/s scheme/s outlined above are contained in our conflicts of interest policy which we can provide to you upon your request.

### **Who regulates us?**

Medics Wealth Management is a Trading Style of Medics Financial Services Limited, Tamworth Enterprise Centre, Philip Dix House, Corporation Street, Tamworth, Staffordshire B79 7DN and is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 131216.

Our permitted business is advising on and arranging and making arrangements for investments.

You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

**MEDICS FINANCIAL SERVICES LTD  
TRADING AS**

**MEDICS WEALTH MANAGEMENT**  
CHARTERED FINANCIAL PLANNERS



**MONEY IN PERSON**  
MORTGAGE AND PROTECTION ADVISERS

# **CLIENT AGREEMENT DOCUMENT FOR**

## **Medics Financial Services Ltd**



## INVESTMENT SERVICES

Medics Financial Services Ltd is permitted to advise on and arrange (bring about) deals in investments.

With regard to investments which we have arranged for you, these will not automatically be kept under review, but we will advise you upon your request. Ongoing advice will be offered and provided if you agree to take these services. Ongoing services can be terminated at any time.

For any investment services provided we will be acting on your behalf unless otherwise stated.

Medics Financial Services Ltd **does not handle clients' money**. We never accept a cheque made payable to us or handle cash (unless it is payment in settlement of adviser charges or disbursements for which we have sent you an invoice). If you do send us money, this may delay your transaction as we may have to return this money to you.

## REGULATORY STATUS

Medics Financial Services Ltd of Tamworth Enterprise Centre, Philip Dix House, Corporation Street, Tamworth, Staffs B79 7DN is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 131216.

Our permitted business is advising on, arranging, and making arrangements with a view to investments.

You can check this on the Financial Services Register by visiting the FCA's website – <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768.

## COMPANIES ACT DISCLOSURE

Medics Financial Services Ltd of Tamworth Enterprise Centre, Philip Dix House, Corporation Street, Tamworth, Staffs B79 7DN is registered in England & Wales. Registration No: 1723058

## CLIENT CATEGORISATION

Unless you receive confirmation in writing to the contrary, in all our dealings on investment matters you will be treated as a Retail Client. This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service (FOS).

Where we have categorised you other than as a 'retail client' (see above), you may request re-categorisation under a client category which benefits from a higher degree of protection. However, we reserve the right to agree to such a re-categorisation on a case-by-case basis, and where we agree to do so it does not necessarily mean that you will have a right of access to the Financial Ombudsman Service.

Further information in respect of the Financial Ombudsman Service is available on their website at the address below:

<http://www.financial-ombudsman.org.uk/>

## CAPTURING YOUR NEEDS

We are committed to providing you with a service that meets with your individual needs. To enable us to achieve this objective it is important that you are open and frank with us and provide us with all of the necessary information that we will need to deliver a service that reflects your needs. This will enable us to identify products and services that best meet with your personal circumstances. It will also 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 as set out in the next section entitled "means of communication". 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 separate Data Privacy Notice that we have issued to you.

## **MEANS OF COMMUNICATION**

We will enter into communication with you through whatever means are convenient to you, including face-to-face, telephone, paper, e-mail, and other acceptable electronic communication methods. This information will be provided free of charge.

Our communications will ordinarily be in English, both in respect of oral and written communications.

You may at any time choose to request information in paper and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email.

You may at any time choose to change your preferences as to how we communicate with you. However, where you choose to do this, we will require you to confirm this change in writing to us.

## **RECORDS OF COMMUNICATIONS**

We are required by our regulators (the FCA) to keep records of any telephone conversations or other electronic communications with our clients in relation to the arranging of transactions in investments that are categorised as financial instruments.

Please note that for telephone conversations the records will be obtained by taping calls.

The term 'electronic communication' covers many categories of communications and includes (amongst others) video conferencing, fax, email, Bloomberg mail, SMS, business to business devices, chat, instant messaging and mobile devices applications.

We will only accept electronic communications which are specified in our call recording policy. A copy of this is available upon request.

## **INVESTMENT OBJECTIVES & RESTRICTIONS**

Following the issue of this document, any subsequent advice or recommendation offered to you will be based on your stated investment objectives, agreed level of risk you are prepared / able to take and any restrictions you wish to place on the type of investments or policies you are willing to consider. Details of your stated investment objectives will be identified during our discussions with you and confirmed within the suitability report that we will issue to you to confirm our recommendation(s). Unless confirmed in writing, to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

## **CLIENTS RISK**

You are advised that because investments can fall as well as rise, you may not get back the full amount invested. Past performance is not a guide to future performance.

## **HOW WE CHARGE YOU FOR OUR SERVICES**

The method of paying for our services will depend on the type / level of service(s) provided.

We will discuss your payment options with you and answer any questions you may have.

We will agree the basis, frequency and method of any charges with you in writing before we carry out any work that you will be charged for.

Examples of the costs of our services are included within the 'Services and Costs Disclosure Document'.

We will not charge you anything until you have agreed on how much we are to be paid.

We will inform you if you have to pay VAT.

#### Advised services

For advised services, you will be charged an adviser charge. The actual amount will depend on the service(s) provided to you and the amount will be agreed with you before we carry out any work that we will charge you for.

Our 'Services and Payments Agreement' that we will issue to you, will contain details of how much you will be charged and how payment is to be made.

Examples of the costs of our services are included within the 'Services and Costs Disclosure Document'.

We will not charge you anything until you have agreed on how much we are to be paid.

We will inform you if you have to pay VAT.

#### Incentive Schemes

We operate incentive schemes in relation to life policies. Life policies include all insurance contracts with an investment content. This includes investment bonds, endowments, whole of life plans and personal pensions. Full details of the financial incentive schemes that we operate are contained in our 'Service and Costs Disclosure Document'.

### **ACCOUNTING TO YOU**

We will confirm to you in writing the basis of our service and the reasons for recommending any transactions transmitted or executed on your behalf. Where you agree to ongoing advice, we will provide regular reports to you regarding that service. We will agree and confirm the frequency and timing of those reports based on your needs. The extent of any ongoing review will be determined by your needs.

We will also make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. We will forward to you all documents showing ownership of your investments as soon as practicable after we receive them; where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

### **NOMINEE & SAFE CUSTODY SERVICES**

We do not safeguard or administer client assets, but we may arrange business through platforms, which will provide custody services for your assets. Where this is the case, the legal title of investments will be registered in the name of the third party's nominee.

Transactions will be transmitted to the fund supermarket, investment wrap platform, or similar third-party investment institution for them to execute. Money or transferred assets will be placed immediately with that third party for investment – we will never hold the assets for you. We will provide you with the relevant account opening details for the identified third party such as their Terms & Conditions, Nominee and Safe Custody Service, Best Execution Policy, Execution Venues and Conflicts of Interest Policy (or equivalent documents). The legal title of investments will be in the name of the third party's nominee.

For non-platform business we will make arrangements for your investments to be registered in your name unless you first instruct us otherwise in writing.

### **RIGHT TO WITHDRAW**

In the case of many retail investment products – such as life assurance contracts, personal pension schemes, investment bonds, and collective investment arrangements (e.g. unit trusts), a right to withdraw or cancel the contract within a specified period is normally provided. Details of such rights are ordinarily contained in the product literature (e.g. Key Features document) and/or we may provide details of such rights in a separate communication.

In the case of any non-retail investment products e.g. an ISA wrapper, we will inform you in writing of any right to withdraw or cancel you may have or, if it is the case, we will inform you in writing that no such rights will apply.

### **TERMINATION OF AUTHORITY**

You or we may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any services already provided / transactions already initiated, which will be completed according to the Client Agreement unless otherwise agreed in writing. You will be liable to pay for any transactions made and / or services carried out prior to termination and any adviser charges or other fees which may be outstanding.

### **CONFLICTS OF INTEREST**

Occasions may arise where the firm, an employee, or other associates of the firm has competing professional or personal interests which may prevent these services being provided to clients in an independent or impartial manner.

Medics Financial Services Ltd takes all the appropriate steps to prevent conflicts of interests from occurring in line with the firm's conflicts of interest policy. However, there may be occasions where a conflict of interest cannot be prevented. Where this is the case, we will disclose to you the nature of the conflict and the steps that we will take to mitigate the risks that you will be treated unfairly as a result of any conflicts identified.

We will make you aware of any conflicts of interest before the provision of services to enable you to choose whether you still wish to proceed with services. You can download a copy of the firms' conflict of interest policy from our website via the following link:

<https://www.medicwealth.com/about-us/legal-regulatory-status/>

We may on occasion receive minor non-monetary benefits from third parties such as product providers e.g. food and drink provided at a provider training event. Where relevant, any minor non-monetary benefits received will not conflict with our duty to act in your best interests.

### **BEST EXECUTION POLICY**

It is in the interests of our clients and Medics Financial Services Ltd that we obtain the best possible result when placing orders with other firms (e.g. third party brokers) for the execution of client orders or when transmitting orders on behalf of clients for particular investments – e.g. shares. We are required under the Rules of the Financial Conduct Authority to take all sufficient steps to provide 'best execution' when carrying out such transactions.

Where we place or transmit orders for such investments on behalf of our clients, we may utilise the services of a third-party broker and base our decision to place or transmit an order on the price and cost of execution of the order. For orders in collective investment schemes (e.g. unit trust), however, the price of units or shares in the scheme is normally set by the scheme operator or manager and as such we have little influence over the price available.

Full details of our best execution arrangements are provided in our Best Execution Policy, a copy of which can be provided on request.

## WHAT TO DO IF YOU HAVE A COMPLAINT

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

...**in writing** to Tracey Biggs, Compliance Administrator, Medics Financial Services Ltd, Tamworth Enterprise Centre, Philip Dix House, Corporation Street, Tamworth, Staffs B79 7DN

...**by phone**: telephone 01827 53310

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

## 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 or the providers with whom we arrange business cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

### Investments

Most types of investment business are covered up to a maximum of £85,000.

### Investment based insurance/Long term insurance, e.g. pensions and investment bonds

The maximum level of compensation for claims against provider firms declared in default on or after the 3<sup>rd</sup> July 2015 is 100% of the claim with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## DATA PRIVACY NOTICE

Please refer to the separate Data Privacy Notice that we have issued to you that sets out how we collect and use data about you.

## CLIENTS CONSENT

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read the terms carefully before signing, as by signing you consent to the terms contained within. If there are any terms within this agreement that you do not understand, please ask for further information. The Client Agreement will come into effect from the date of signature or on the date you instruct us to act on your behalf.

Client Name(s)

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Client signature(s)

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Date of  
signature(s)

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Date of issue

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## Data Privacy Notice

### Data Privacy Notice

We take your privacy very seriously and we ask that you read this privacy notice carefully as it contains important information on who we are, how and why we collect, store, use and share personal data, your rights in relation to your personal data and on how to contact us and supervisory authorities in the event you have a complaint.

### Who We Are

Medics Financial Services Ltd collects, uses and is responsible for certain personal data about you. When we do so we are required to comply with data protection regulation and we are responsible as a data controller of that personal data for the purposes of those laws.

Medics Financial Services Ltd is a company registered in England and Wales (company number 01723058) whose registered office is Tamworth Enterprise Centre, Philip Dix House, Corporation Street, Tamworth, Staffordshire B79 7JN. We are authorised and regulated by the Financial Conduct Authority, Financial Services Register number is 131216.

We provide you with financial advice in relation to investments, pensions, mortgages along with general insurance and personal protection.

### What information do we collect about you?

We collect information about you when you engage us for financial planning and advice. This information will relate to your personal and financial circumstances. It may also include special categories of personal data such as data about your health, if this is necessary for the provision of our services.

Information relating to usage of our website is collected using cookies. These are text files placed on your computer to collect standard internet log information and visitor behaviour information.

### Information about connected individuals

We may need to gather personal information about your close family members and dependants in order to provide our service to you effectively. In such cases it will be your responsibility to ensure that you have the consent of the people concerned to pass their information on to us. We will provide a copy of this privacy notice for them or, where appropriate, ask you to pass the privacy information to them.

### Why do we need to collect and use your personal data?

The primary legal basis that we will use for the processing of your data is for the performance of our contract with you. The information that we collect about you is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data we'd also be unable to fulfil our legal and regulatory obligations.

### Special category data

Certain types of personal data are considered more sensitive and so are subject to additional levels of protection under data protection legislation. These are known as 'special categories of data' and include

data concerning your health, racial or ethnic origin, genetic data and sexual orientation. Data relating to criminal convictions or offences is also subject to additional levels of protection.

We may process:

- health information and lifestyle information when providing intermediary services in relation to a protection insurance product; and/or
- criminal conviction or offence information when providing intermediary services in relation to a general insurance product.

Our processing of special category data will require your specific consent. As we need your consent to process special category data you have a right to withdraw your consent at any time.

In addition to the lawful basis for processing this information set out above, we will be processing it either (i) for the purpose of advising on, arranging or administering an insurance contract or (ii) for the establishment, exercise or defence of legal claims.

In the course of our activities relating to the prevention, detection and investigation of financial crime, we may process criminal conviction or offence information. Where we do so, in addition to the lawful basis for processing this information set out above, we will be processing it for the purpose of compliance with regulatory requirements relating to unlawful acts and dishonesty.

### How will we use the information about you?

We collect information about you in order to provide you with the services for which you engage us.

### Who might we share your information with?

In order to deliver our services to you effectively we may send your details to third parties, such as those that we engage for professional compliance, accountancy or legal services, as well as product and platform providers, that we use to arrange financial products for you.

Where third parties are involved in processing your data, we will have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they will only act in accordance with our written instructions.

Where it is necessary for your personal data to be forwarded to a third party, we will use appropriate security measures to protect your personal data in transit.

To fulfil our obligations in respect of prevention of money-laundering and other financial crime, we may send your details to third party agencies for identity verification purposes.

### How long do we keep hold of your information?

In principle, your personal data should not be held for longer than is required under the terms of our contract for services with you. However, we are subject to regulatory requirements to retain data for

specified minimum periods. We also reserve the right to retain data for longer than this due to the possibility that it may be required to defend a future claim against us.

You have the right to request deletion of your personal data. We will comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.

## Marketing

We may use personal data we hold about you to help us identify, tailor and provide you with details of products and services from us that may be of interest to you. We will only do so where we have obtained your consent and then have a legitimate business reason to do this and will do so in accordance with any marketing preferences you have provided to us.

In addition, where you provided your consent, we may provide you with details of products and services of third parties where they may be of interest to you.

You can opt out of receiving marketing at any time. If you wish to amend your marketing preferences please contact us:

By phone: 01827 53310

By email: [enquiries@medicswealth.com](mailto:enquiries@medicswealth.com)

By Post: Tamworth Enterprise Centre, Philip Dix House, Corporation Street, Tamworth, Staffs B79 7DN.

## Your rights

You have legal rights under data protection regulation in relation to your personal data. These are listed below:

- To access personal data
- To correct / erase personal data
- To restrict how we use personal data
- To object to how we use personal data
- To ask us to transfer personal data to another organisation
- To object to automated decisions
- To find out more about how we use personal data

We may ask you for proof of identity when making a request to exercise any of these rights. We do this to ensure we only disclose information or change your details where we know we are dealing with the right individual.

We will not ask for a fee, unless we think your request is unfounded, repetitive or excessive. Where a fee is necessary, we will inform you before proceeding with your request.

We aim to respond to all valid requests within one month. It may however take us longer if the request is particularly complicated or you have made several requests. We will always let you know if we think a response will take longer than one month. To speed up our response, we may ask you to provide more detail about what you want to receive or are concerned about.

We may not always be able to fully address your request, for example if it would impact the duty of confidentiality we owe to others, or if we are otherwise legally entitled to deal with the request in a different way.

## You can contact us for more information

If you are not satisfied with the level of information provided in this privacy notice, you can ask us about what personal data we have about you, what we use your information for, who we disclose your information to, whether we transfer it abroad, how we protect it, how long we keep it for, what rights you have, how you can make a complaint, where we got your data from and whether we have carried out any automated decision making using your personal data.

If you would like to exercise any of the above rights, please:

- email or write to our Data Privacy Manager at [enquiries@medicswealth.com](mailto:enquiries@medicswealth.com) or Tamworth Enterprise Centre, Philip Dix House, Corporation Street, Tamworth, Staffs B79 7DN;
- let us have enough information to identify you, e.g. name, address, date of birth;
- let us have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill); and
- let us know the information to which your request relates.

## Keeping your personal data secure

We have appropriate security measures in place to prevent personal data from being accidentally lost, or used or accessed in an unauthorised way. We limit access to your personal data to those who have a genuine business need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

## Cookies

We use cookies to track visitor use of the website and to compile statistical reports on website activity.

## For further information visit:

<http://www.allaboutcookies.org/>

You can set your browser not to accept cookies and the above website tells you how to remove cookies from your browser. However in a few cases some of our website features may not function as a result.

## Other websites

Our website contains links to other websites. This privacy policy only applies to our website so when you link to other websites you should read their own privacy policies.

## What can you do if you are unhappy with how your personal data is processed?

If you are not happy with the way we are handling your information, you have a right to lodge a complaint with the Information Commissioners Office. It has enforcement powers and can investigate compliance with data protection regulation:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF  
0303 123 1113 (local rate)

We ask that you please attempt to resolve any issues with us before the ICO.

## Changes to our privacy policy

We keep our privacy policy under regular review and we will place any updates on our website or inform you of any changes when they occur. This privacy policy was last updated on 22 June 2021.

## How to contact us

Please contact our Data Privacy Manager if you have any questions about this privacy notice or the information we hold about you.

If you wish to contact our Data Privacy Manager please send an email to: [enquiries@medicswealth.com](mailto:enquiries@medicswealth.com) or write to us at Tamworth Enterprise Centre, Philip Dix House, Corporation Street, Tamworth, Staffs B79 7DN.

## CLIENTS' HEALTH INFORMATION CONSENT

To enable us to arrange various types of protection insurance on your behalf we will need to capture relevant health information.

As this type of information is more sensitive it is classified under Special Category Data. As such under Article 9(2)(a) of the GDPR we require your specific consent.

All data that we capture is processed in line with our Data Privacy Notice, of which we have provided you a copy.

Please sign and date where indicated below to provide your consent:

Client Name(s) \_\_\_\_\_

Client signature(s) \_\_\_\_\_

Date of signature(s) \_\_\_\_\_