Richmond Hill Financial Limited

Terms of Business

What to expect from your chosen advice services and the associated fees

Richmond Hill Financial Ltd.
Suite 1, 8 Steel Close, Eaton Socon, St. Neots, Cambridgeshire, PE19 8TT
Richmond Hill Financial Ltd is an Appointed Representative of Quilter Financial Services Ltd and Quilter Mortgage Planning Ltd who are authorised and regulated in the UK by the Financial Conduct Authority (FCA) and are registered on the FCA Register with Firm Reference Number: 440703 & 440718. Richmond Hill Financial Ltd is also registered on the FCA Register with Firm Reference Number: 453294.

Our contact details: Richmond Hill Financial Ltd
You may communicate with us at any time using the following contact details:
Richmond Hill Financial Ltd.
Suite 1, 8 Steel Close, Eaton Socon, St. Neots, Cambridgeshire, PE19 8TT
Tel: 01480 474878
Email: info@rhfs.co.uk or vickihill@rhfs.co.uk

Wherever you are on your financial journey, we're here to give you advice you can depend on.

Our services are comprehensive, which means your adviser can offer you professional advice across all the stages of your financial life. Whether you are looking to build wealth in preparation for retirement, preserve wealth once retired, protect your family financially, or manage property or business wealth, our advice services are designed to be flexible and to secure the best outcomes for you.

To do this, we offer a range of advisory services which are designed to meet your needs as your life evolves. You can choose to receive some or all of these services at any time. This document explains what you can expect from these services and the associated fees.

Your investment service

Recommending the best investment solutions for you

Restricted Advice - When you receive investment advice from us, our recommendations are from a curated panel of leading investment companies. This means that when we identify the most suitable investment solutions for you, we look at a range of pre-vetted investments from companies which meet our approval. We will be happy to provide you with a list of companies that we use upon request.

The advice fees associated with your investment service

You will not incur any fees for our services until we have agreed what they will be. If you have any questions about your fees or when they start, please speak to your adviser.

This document details the fees you will incur for our financial advice services. Please remember that you may also need to pay charges related to the investment products we recommend, however these charges will be presented to you before you agree to proceed with our recommendations.

Our advice service is designed to be flexible and affordable. When you first receive advice from us, your adviser will explain what your advice fee will be for the work you need to optimise your finances. Also referred to as an 'initial fee' by some advisers, your advice fee covers our advice in relation to:

- Reviewing your existing investments and financial affairs.
- Setting up a financial plan for you.
- Where it's in your best interests, making recommendations on investment solutions which are suitable to help you meet your goals.

Many clients also benefit from their adviser regularly reviewing their financial plans to ensure they stay on track.

This can be important as many things can change over the years, including your own circumstances and plans for the future, as well as tax rules, market performance, and the availability of new products and services which could benefit you.

Where your adviser recommends our ongoing service to you and you choose to opt in, we will charge an ongoing fee for maintaining and monitoring your plans.

Our fees for these services are as follows:

Advice fee

Once we have assessed your needs and circumstances, we will advise you accordingly and make a personal recommendation for you. If you wish to go ahead with our recommendations, we will implement these for you.

The fee that applies will depend on whether you are making a single payment (otherwise called a 'lump sum'), or whether you are planning to make regular contributions.

For example, a lump sum fee would apply where you seek our advice to invest a one-off inheritance, whereas a regular fee would apply where you ask us to recommend a pension plan which you choose to pay into monthly.

When you invest a lump sum, our advice fee is tiered. This means the more you invest, the lower the fee rate you pay. As well as offering financial benefits, this can give you greater clarity and peace of mind over how much you'll pay for our services, should you choose to invest any additional sums.

Our fees for this service are as follows:

How the advice fee applies to lump sums

- 4% of the first £50,000 you invest
- 2% on amounts you invest above £50,000

Example fees
To make it clear and easy to apply to your own circumstances, we have set out below what our fees would be on different investment amounts:

- £50,000 invested, the fee would be £2,000, which represents 4% of the amount invested
- £100,000 invested, the fee would be £3,000, which represents 3% of the amount invested
- £400,000 invested, the fee would be £8,000, which represents 2% of the amount invested

If we recommend multiple products but implement these over an extended period, the total investment amount will be used to calculate any advice fees.

How the advice fee applies to regular contributions

If you pay into your investment regularly, the fee you pay will be based on the level of your monthly contributions for the first 12 months. This amount then determines the level of fee.

Should you invest through regular contributions:
40% of the first £200 of monthly contributions

30% of the next £550 of monthly contributions

and 10% over £750pm.

Our typical fee is 35% of the first year's contributions.

You can pay your advice fee monthly over the first 12 months or in one payment facilitated by your provider from your funds.

Example fees
As an example, for a regular contribution of £150 per month, your advice fee would be £720 , subject to our minimum fees. These may be taken over a 12 month period from your plan.

For a regular contribution of £500 per month, your advice fee would be £2040, subject to our minimum fees. These may be taken over a 12 month period from your plan.

For a regular contribution of £1,000 per month, your advice fee would be £3240, subject to our minimum fees. These may be taken over a 12 month period from your plan.

Fixed fee

We offer a range of advice services at fixed rates, set after initial consultation. We will agree the fixed rate with you before performing any work on your behalf. Typically, our fixed rates are:

Financial review - £1,500

This includes:

- ✓ A fully documented review of your assets, liabilities, and net worth.
- ✓ Your current and projected income and expenses (e.g. projected into retirement).
- ✓ Your insurance policies, retirement savings, and other investments.
- ✓ An analysis of your current product and fund features and your estimated inheritance tax liability, with generic recommendations to meet your broad financial objectives.

Your proportionate fees if you cancel your advice service

We always aim to provide you with the highest quality service and advice to help you achieve your financial goals.

However, should a situation occur where you need to ask us to stop work after agreeing fees with us, you will be invoiced proportionately for the work completed up until that point. We will advise you of this amount when you contact us.

Ongoing advice fees for monitoring & maintaining your plans

Where recommended by their adviser, many clients choose to opt into our ongoing advice service to ensure their financial plans remain on-track to meet their financial goals.

Where we recommend that you'd benefit from ongoing advice, the different elements of this service are outlined below.

The service levels we offer are based on the value of assets under our advice. As the value of your assets change over time, you will have the option of considering switching to alternate service levels available to you at your next annual progress check meeting. Our ongoing advice fees will be adjusted accordingly once a new service level is agreed.

	Engaged Service Level
Core Services	
An annual Progress Check meeting to review your plans, current circumstances, and objectives to help ensure that your financial planning remains on track.	✓
You'll receive a consolidated annual report of your plans and investments within the scope of our advice, so that you can see your current position and progress towards your objectives.	✓
Your adviser will recommend any switches to your investment funds where this is suitable and beneficial for you.	✓

We'll confirm in writing whether your plans and investments continue to be suitable based on your stated objectives and risk appetite. *	✓
Assistance with the administration of your plans and support with any third-party provider interaction, as required.	✓
Telephone and e-mail access to your adviser (and wider support team), allowing you to quickly address any questions or concerns that you might have between regular scheduled progress check meetings.	✓
Additional Services *(where requested by you)***	
Advice, support and facilitation on "top ups" to your investments	✓
Advice, support and facilitation on withdrawals once per tax year, on funds over £100,000. Additional fees may apply on funds under £100,000. Simple solutions under 10% of funds, flat admin fee £100, over 10% of fund £250 fee	✓
Meetings with your adviser (as appropriate) in addition to your Annual Progress Check Meeting	✓
Simple engagement with your other professional advisers (e.g., accountants/solicitors) on your financial affairs	✓
Typical Assets under our Advice	£150,000
Ongoing Advice Fee	0.6% Or 0.75% for funds under £50,000
Minimum fees that may apply	£250

*Remember, we'll only be able to confirm whether your plans and investments continue to be suitable following your annual progress check meeting. Where you are unable to attend a meeting, we will not be able to confirm whether your plans and investments remain on track.

** Where Additional Services are available to you, if you do not need them or choose not to use them in any given year, you will not be eligible for a refund of the ongoing advice fees paid for that year. If you have any questions on this at any time or want to understand in more detail what this means in practice, please do not hesitate to contact your adviser so they can help.

The standard fee for our ongoing service is 0.6% per year of the value of your product / portfolio invested. However, we apply a blended charging structure for clients with higher amounts to invest, as follows:

- 0.6% per year of the first £500,000 of the investment amount
- 0.3% per year of the amount of the investment above £500,000

Example fees
We have set out below what our ongoing fees would be on different investment amounts

- £100,000 invested, the fee would be £600 p.a
- £500,000 invested, the fee would be £3,000 p.a.
- £800,000 invested, the fee would be £3,900 p.a.

Minimum fees

Where the cost of the advice you need is below our minimum fee level, your adviser will let you know and discuss this with you so you can make an informed decision about the best option for you.

We apply minimum fees to:

- Our standard advice services – in other words, advice which includes a personal recommendation to you.
- Work we perform for you outside of our standard services. Where this is the case, we will tell you before we start.

The minimum advice fee for our initial advice service is £480. The minimum fee for our ongoing advice service is £250 p.a.

Discounts

We offer discounts to the following groups of clients:

Existing client discount

Naturally, we usually need to spend more time with new clients to get to know them before we can advise them. Because of this, and to reward our existing clients, we offer the following:

- The removal of minimum fees

An existing client who can benefit from this discount is:

- A client who has taken out a mortgage through us in the last three years
- A non-mortgage client who has taken out a plan through us where we have received ongoing income (commission or fee) in the previous 12 months

Family member discount

We offer a family member discount because we recognise the importance of retaining and passing on your wealth. Understanding your family unit better allows us to provide the best support during critical times. To reflect this, we offer the following:

- The removal of minimum fees

A family member includes your parents, spouse, partner, siblings, children, grandparents and grandchildren, whether connected by birth, adoption or guardianship.

Fixed and ad-hoc service fees

For new or existing clients who need 'ad hoc' advice where they are not receiving an 'ongoing service' from us or the service required is not included within their service agreement, we offer a range of advice services at fixed rates. For complete transparency and so that you can be certain of the fee that you'll pay for our advice, following your initial consultation, your adviser will confirm the fee before performing any work on your behalf.

Typically, our rates are:

Ad-Hoc Advice and Services	Fee
Additional meeting to review your financial planning, confirm your existing provisions, and identify areas of need and/or concern	£295
Advice on ad-hoc withdrawals from your investments	£250
Basic advice and implementation of Tax Free Cash Drawdown	£895

Mortgages

We offer a mortgage advice service on both residential and buy to let mortgages. As part of this service, we will make a recommendation once we have assessed your needs.

We recommend products from a range of lenders that is representative of the whole of market, however we do not consider mortgage products that you can only obtain by going directly to a lender

We do not provide advice on second charge mortgages, commercial mortgages, or bridging loans. If you need advice on these types of loan, we can refer you to a specialist broker.

We typically charge a fee of £295 for advising on and arranging your mortgage. Our fee will be payable either on application, on offer or completion of your mortgage, but we will advise you prior to submitting an application. We will also receive commission from the lender.

The fees for our mortgage advice service are as follows:

- Home buyers/home movers: We will charge a fee of £295, payable on application.
- Buy to let purchase: We will charge a fee of £295, payable on application.
- Residential remortgage: We will charge a fee of £199, payable on application.
- Buy to let remortgage: We will charge a fee of £199, payable on application.
- Product transfers: We will charge a fee of £100, payable from mortgage offer stage.
- Right To Buys: We will charge a fee of £395, payable on application.
- Adverse credit: If you have recently experienced issues with credit, we will charge a fee of £295, payable on application, and a further £100 on completion.
- Decision In Principle: New Clients and for Information Only cases: We charge a fee of £100 upfront for a decision in principle, which will be refunded or deducted from your overall Mortgage Fee on completion of your mortgage.
- Mortgage Capacity Report:: We will charge a fee of £195 payable upfront. We will reduce the mortgage broker fee by £195 if a subsequent mortgage case completes within 6 months.

Complex lending

We reserve the right to charge an additional fee for cases where it involves more complexity due to topics such as:

- Larger loans
- Portfolio Cases
- Interest Only
- Multiple borrowers / guarantors / Joint Borrower Sole Proprietor cases (JBSP)
- Your personal situation regarding income sources, taxation, residence, and credit rating
- Property type, location, freehold or leasehold variations
- Complex Credit/ Credit Impaired Cases

In addition to the above fees, we will also receive a commission from the lender. You will receive a mortgage illustration when considering a particular mortgage, which tells you the actual amount of the fees and commission we will receive, as well as details of any other fees relating to the mortgage.

If we are unable to advise on an appropriate product for you, we may refer you to a third party (such as a specialist broker) which may pay us a fee for the introduction. In these circumstances, either we or the third party will tell you about any fees we receive for the introduction.

We may contact you from time to time to discuss your future mortgage planning needs, for example, when the initial term on your mortgage is due to end.

Insurance

Insurance is an important part of many people's financial plans, either to ensure their family is financially protected, to ensure they would have the funds to pay a loan such as a mortgage if the worst were to happen, to protect key people within a business, or to pay an inheritance tax bill. We will make a recommendation on what insurance services would be suitable for you after we have assessed your needs.

We offer life, critical illness, income protection and whole of life products from a range of insurers.

We offer private medical insurance based on a fair analysis of the market.

We offer buildings and contents insurance, landlord's buildings and contents insurance, and personal accident and sickness insurance from Paymentshield. Paymentshield uses a limited panel of underlying insurers to provide its products. A list of the underlying insurers used by Paymentshield is available upon request..

Full details of any commission we receive from the product provider will be set out in your illustration document issued by the product provider before you purchase an insurance policy.

You will not pay us a fee for any insurance advice we provide you with. Instead, we will be paid a commission from the product provider.

We act as an insurance intermediary for the insurance services that we offer.

We may contact you from time to time to establish whether your protection plans remain appropriate for your needs.

Your protection

Complaints

We always endeavour to give the highest quality service and advice; however, there may be times when you feel you do not receive the service you expect.

If you have a complaint, please get in touch with us using the contact details below in the first instance. We will do our best to investigate your concerns, look into things properly, and respond to you as quickly as we can.

We will provide you with a summary of our complaints procedure when we acknowledge your complaint as well as on request.

Quilter Financial Planning Complaints Department
Sunderland SR43 4JR
Email: QFPcomplaints@quilter.com
Tel: 0191 241 0700

The Financial Ombudsman

If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service using the contact details below. Please be aware that you may not be entitled to refer your complaint to the Financial Ombudsman Service if your product is not regulated by the FCA (for example, a buy-to-let mortgage).

Telephone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. In the unlikely event that we cannot meet our obligations, you may be entitled to compensation from the FSCS. This depends on your type of advice/product, and the circumstances of your claim. The FSCS covers eligible claims up to the following limits:

- Investment Up to £120,000per eligible person, per institution for deposits
- Investment Up to £85,000 per eligible person, per firm for investments
- Investment 100% for pension structured as contract of long-term insurance with no upper limit.
- Mortgage Up to £85,000 per eligible person, per firm for mortgages
- Protection 100% protection for long term insurance; 90% protection for all other kinds of insurance, including general insurance

Further information about compensation scheme arrangements including the conditions governing compensation and how to obtain compensation is available from the FSCS at www.fscs.org.uk.

Data protection and your rights

The personal information you provide will assist your financial adviser in offering you suitable advice. The personal data you provide will be used and stored in accordance with the Data Protection Act 2018 and the UK General Data Protection Regulation (UK GDPR) under UK law.

Quilter Group process 'special category data' on the lawful basis of 'substantial public interest'.

For further information on how Quilter uses your personal data and your rights, please see our Privacy Notice. A printable version can be provided on request.

For further information on how your adviser uses your personal data, please see our Privacy Notice on the website. A printable version can be provided on request.

If you have any enquiries relating to the personal data that Quilter may hold about you, how your personal data is processed, or how to exercise your rights you can contact our Data Team, at QFPdataguardian@quilter.com.

From time to time, we may want to send you relevant marketing electronically from both your adviser and Quilter. You can unsubscribe at any time.

Privacy notices | Quilter
How we collect and use your personal information appropriately, lawfully and transparently.

Cancellations and refunds

You can cancel these Terms at any time without penalty. This will not affect any outstanding transactions being carried out on your behalf and you may still have to pay a fee to us, as outlined below. To cancel these Terms, you should notify us using the contact details shown on the front of this document.

Our cancellations policy for the different advice services that we offer is set out below:

Investments

Initial advice

Our standard policy is that if these Terms are terminated, a recommendation is not followed through to implementation, or a product that we arrange is cancelled, no refunds will be given, and all work undertaken will be billable as previously agreed.

If you cancel your investment(s) in the cooling off period or stop regular contribution payments the fee will no longer be due unless a minimum fee is stated in these Terms.

Ongoing service

You can cancel your ongoing service or our authority to act on your behalf at any time by email or post using the contact details shown on the front of these Terms. You will be responsible for cancelling any payment instructions from your bank. If the ongoing service fee is taken from your investments we will aim to instruct the provider, platform or discretionary fund manager to stop the fee within 5 working days of receiving your instructions and refund any overpayment to you.

Our ongoing advice service fee will be charged up until the date that you are no longer contractually entitled to receive our ongoing advice services, which will be the same date we receive notice that you wish to cancel these services. If you cancel your ongoing advice services because you are dissatisfied with the level of service that you have received, we will treat this as a complaint, subject to our standard complaint procedures. Please see the section above headed *Complaints*.

Our ongoing advice services are appropriate for clients who wish to keep their investments under regular review. You have the right to decline an ongoing financial review at any time. We will not refund your ongoing service fees if we have offered, but you have declined, an ongoing financial review.

We reserve the right to cancel the ongoing service or our authority to act on your behalf on reasonable notice to you. We may wish to do this if we consider that our ongoing service is no longer appropriate for you or if we are unable to provide it for any reason.

Mortgages

You will not pay us a fee if the lender rejects your application. However, should you decide not to proceed with our recommendation, our agreed fee will become payable within 10 business days from when we receive notice that you do not wish to proceed with our recommendation.

Other important information

Our regulator

Richmond Hill Financial Limited, FCA 453294 is an appointed representative of Quilter Financial Services Limited (FCA Register number is 440703) and Quilter Mortgage Planning Limited (FCA Register number 440718), Senator House, 85 Queen Victoria Street, London, EC4V 4AB which is authorised and regulated by the Financial Conduct Authority.
The permitted business of Quilter Financial Services Limited and Quilter Financial Limited is advising on and arranging pensions, investments, mortgages, life assurance and general insurance.

You can check this on the FCA's register at https://register.fca.org.uk/s/ or by contacting the FCA on 0300 500 8082 or 0800 111 6768.

The FCA address is: 12 Endeavour Square, London, E20 1JN.

The permitted scope of our advice

We have set out above the business that Quilter Financial Services Limited & Quilter Financial Limited is permitted to carry on.

We can only offer advice from certain leading investments, insurance, and mortgage companies. By restricting our business to a selected panel of product providers and a carefully chosen range of their products, Quilter Financial Services Limited / Quilter Financial Limited ensures it is able to meet the needs of its clients and delivers the high standards they expect. We can provide a list of the companies on our panel upon request.

The Quilter Group of companies offers a range of market leading pension and investment solutions through both a UK and international platforms. Pension and investment solutions offered by Quilter form an integral part of our core investment proposition. However, we will only recommend that you invest into pension/investment solutions offered by Quilter if it is in your interests to do so.

Examples of products and services which we are prohibited from recommending include:

- Any overseas service or product (for example QROPS and QNUPS), apart from offshore bonds designed for UK-resident clients; and
- Non-mainstream pooled investments, such as unregulated collective investments schemes.

If you wish to consider a product or service which is not included in the Quilter Financial Services Limited / Quilter Financial Limited authorised list, and which is not offered by any other Quilter group company, we may be able to introduce you to a third party who can assist. Please note that if we introduce you to a third party in this way, any information and/or advice on the product and service will be provided by that third party. Neither we nor any Quilter group company accept any responsibility for any information and/or advice provided by any third party.

Please call us if you have any queries or concerns, using the contact details on the front of these Terms.

Client categorisation

By default, we categorise all of our individual clients as retail clients. This means that you have the highest level of protection available under the regulatory system.

In most cases these rights will also apply to the products we recommend. However, there are some exemptions for specialist products such as Enterprise Investment Schemes and Venture Capital Trusts. Your adviser will let you know if the product recommended will not have rights under the Financial Ombudsman Service or the Financial Services Compensation Scheme.

In our dealing with you, we will be representing you as client.

You may have the right to ask to be categorised as a professional client. Please let us know if you would like us to consider categorising you as a professional client. You should be aware that, if you are categorised as a professional client you are given fewer protections under the regulatory system than you would have as a retail client. For example, you may not be eligible to complain to the Financial Ombudsman Service or bring a claim against the Financial Services Compensation Scheme if we are unable to meet our financial obligations.

If you have any questions regarding your categorisation (e.g. if you are a large company), please write to Quilter Financial Planning Ltd Compliance Department, Sunderland, SR43 4JR or use the contact details shown on the front of these Terms.

Best Execution

Where we recommend investments and funds for you, these will typically be bought via an investment platform that we also recommend for you. Once we have completed the advice process the investment will be made for you in a timely manner, and in accordance with our best execution policy. For example, most collective investments will be bought or sold at the next valuation point (typically midday) on the next business day after the instruction is received by the platform. We will provide you with a copy of our Best Execution policy upon request.

Paying for advised services

If your advice fees are paid out of the amount you pay to your product provider or platform administrator for investment, this will reduce the amount that is invested. The initial advice and ongoing advice service fees will be a percentage of contributions invested or percentage of the plan's value/funds under management as at the anniversary of the initial investment. As such, the cash amount will vary depending on the value of your investment at the time.

Product providers and platform administrators will detail the specific process they operate to facilitate an advice fee in their product documents.

If you choose instead to pay your fees directly to us, we will issue an invoice to you, which must be settled within 14 days. We reserve the right to charge interest on late payments at a rate of 3% above bank base rate.

Full details of the final advice will be provided in your Suitability Report. Details of any future service fees will be provided in the 'Advice Fee Authority Form' document.

Other costs, including taxes, related to transactions may arise that are not paid via us or imposed by us. You can pay for our services by bank transfer or cheque as we never handle cash. There are no additional fees for our services for using a means of distance communication.

VAT

In most instances, our fees are exempt from VAT. However, if VAT is payable – for example, where a discretionary fund manager forms part of our recommendation, or where a fee is charged before application – we will tell you.

The advice fee for an ongoing service may also be exempt from VAT if the initial advice fee is exempt and the ongoing fee is agreed at the time of the initial advice. Ongoing fees in relation to Discretionary Fund Manager solutions are likely to be subject to VAT.

The fees set out in these terms do not include VAT unless states otherwise. If VAT does apply it will be charged on top of the stated fee. The law on which services are and are not subject to VAT may change in the future.

Unregulated mortgages

Not all mortgage loans and services are regulated by the FCA. Some of the advice and services we provide may relate to loans which are either unregulated or have limited consumer protection. For example, very few buy-to-let mortgages are regulated by the FCA. If a product is not regulated by the FCA, you may not be entitled to complain to the Financial Ombudsman Service about it or to claim from the Financial Services Compensation Scheme. We will tell you if a product we recommend is not regulated.

Client money

We do not handle client money. We never handle cash and will only accept a cheque made out to us in settlement of advice and service fees. Our preferred method of payment is bank transfer.

Your duty to disclose information

The financial advice and recommendations we provide are based on your personal financial circumstances and objectives that you disclose to us. We will confirm these and the reasons for any recommendation in our advice. It is important that the information you give us is accurate and a true reflection of your current circumstances, as that will form the basis of the advice and recommendations that we give.

You must provide complete and accurate information to product providers such as insurance, mortgage or investment companies. If you don't disclose relevant information or a change of circumstances, your policy, mortgage or investment product may be invalidated - for example, an insurance claim may not be paid. We strongly recommend that you thoroughly check the information you provide before you submit it.

Addressing financial crime

We are required to comply with laws and regulations designed to prevent money laundering and other financial crime. Our responsibilities include verifying the identity and address of our clients and anyone making payments on their behalf. If asked, you must supply proof of your address and/or identity.

Identity verification checks include electronic searches of the electoral register and the use of credit reference agencies, which will result in a soft footprint on your credit file. This footprint is not visible to other financial service providers and does not affect your credit rating in any way. Your acceptance of these Terms represents your permission for us to carry out these checks.

Changes to these Terms

We may change these Terms, including our fees and commission rates, from time to time in whole or in part. We can change these Terms:

- to reflect changes in the costs or charges that we incur or expect to incur in providing our services, including changes in the rates of tax or how it is applied
- to reflect current or future changes in law, FCA rules or market practice, or decisions of the Financial Ombudsman Service
- to meet regulatory requirements, industry guidance or best practice, or the requirements of any of the firms whose products or services we make available to you
- to allow us to introduce new systems, products or services or to reflect changes in the way we deliver our services to you
- to reflect how our services are used and ensure the costs of our services are allocated fairly
- to make these Terms easier to understand, fairer or to correct errors.

We will give you at least 30 days' notice of any change to these Terms that may be detrimental to you, unless we are required to make the change sooner.

These Terms are based on our understanding of the law and regulations when the Terms were written. If there is a change to the law or regulations, or how they are interpreted, we will not be liable for any loss that may result.

Conflicts of interest

To ensure client interests are always put first, we operate a robust conflict of interest policy. If a potential conflict of interest arises, it will be actively managed, and we have arrangements in place to ensure good outcomes for our clients.

Language

Unless agreed by us, all communication will be completed in English. We will communicate in a manner that is convenient to you; this could include face-to-face meetings, post, e-mail and by telephone using the contact details shown on the front of these Terms.

Ownership

Quilter Financial Services Limited / Quilter Financial Limited is part of the Quilter Group.

The law we operate under

These Terms are governed by and construed in accordance with the laws of England and Wales. In relation to any dispute, if you live in England, you and we agree to submit to the exclusive jurisdiction of the courts of England. If you live in Scotland or Northern Ireland, you and we agree to submit to the exclusive jurisdiction of the courts of Scotland or Northern Ireland respectively.

All advice will be conducted in the UK. We do not have permission to give advice when either you or your adviser is located outside the UK.

Supporting your needs

All customers can potentially face difficulties. However, these difficulties can be made worse for customers with additional needs. These needs might relate to health, life events or communication issues.

Quilter offers various services for people with additional needs. You can find more information at www.quilter.com/help-and-support/supporting-customers-with-additional-needs . If you can't find what you're looking for, please get in touch and we'll do our very best to help you.

A paper copy of this document is available on request.

If you would like this document or any other document in an alternative format e.g. Braille, Clear and Large Print or Audio documents (Cassette, CD, MP3 or Wav) or in other languages, please let us know.

Confirmation of Services

By signing this document, you are agreeing to our terms stated within and understand how we charge for our services. Where there is a new fee, the specific fee chargeable will be detailed in the Advice Fee Authority Form.

Date this document was issued to you	Date
Client Name	Client Name
Signature	Signature
Date	Date

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Suite 1, 8 Steel Close, Eaton Socon, St. Neots, Cambridgeshire, PE19 8TT
Richmond Hill Financial Ltd is an Appointed Representative of Quilter Financial Services Ltd and Quilter Mortgage Planning Ltd who are authorised and regulated in the UK by the Financial Conduct Authority (FCA) and are registered on the FCA Register with Firm Reference Number: 440703 & 440718. Richmond Hill Financial Ltd is also registered on the FCA Register with Firm Reference Number: 453294.

Our contact details: Richmond Hill Financial Ltd
You may communicate with us at any time using the following contact details:
Richmond Hill Financial Ltd.
Suite 1, 8 Steel Close, Eaton Socon, St. Neots, Cambridgeshire, PE19 8TT
Tel: 01480 474878
Email: info@rhfs.co.uk or vickihill@rhfs.co.uk

Wherever you are on your financial journey, we're here to give you advice you can depend on.

Our services are comprehensive, which means your adviser can offer you professional advice across all the stages of your financial life.

You can choose to receive some or all of these services at any time. This document explains what you can expect from these services and the associated fees.

Mortgages

We offer a mortgage advice service on both residential and buy to let mortgages. As part of this service, we will make a recommendation once we have assessed your needs.

We recommend products from a range of lenders that is representative of the whole of market, however we do not consider mortgage products that you can only obtain by going directly to a lender

We do not provide advice on second charge mortgages, commercial mortgages, or bridging loans. If you need advice on these types of loan, we can refer you to a specialist broker.

We typically charge a fee of £295 for advising on and arranging your mortgage. Our fee will be payable either on application, on offer or completion of your mortgage, but we will advise you prior to submitting an application. We will also receive commission from the lender.

The fees for our mortgage advice service are as follows:

- Home buyers/home movers: We will charge a fee of £295, payable on application.
- Buy to let purchase: We will charge a fee of £295, payable on application.
- Residential remortgage: We will charge a fee of £199, payable on application.
- Buy to let remortgage: We will charge a fee of £199, payable on application.
- Product transfers: We will charge a fee of £100, payable from mortgage offer stage.
- Right To Buys: We will charge a fee of £395, payable on application.
- Adverse credit: If you have recently experienced issues with credit, we will charge a fee of £295, payable on application, and a further £100 on completion.
- Decision In Principle: New Clients and for Information Only cases: We charge a fee of £100 upfront for a decision in principle, which will be refunded or deducted from your overall Mortgage Fee on completion of your mortgage.
- Mortgage Capacity Report: We will charge a fee of £195 payable upfront. We will reduce the mortgage broker fee by £195 if a subsequent mortgage case completes within 6 months.

Complex lending

We reserve the right to charge an additional fee for cases where it involves more complexity due to topics such as:

- Larger loans
- Portfolio Cases
- Interest Only
- Multiple borrowers / guarantors/ Joint Borrower Sole Proprietor (JBSP)
- Your personal situation regarding income sources, taxation, residence, and credit rating
- Property type, location, freehold or leasehold variations
- Complex Credit/ Credit Impaired Cases

In addition to the above fees, we will also receive a commission from the lender. You will receive a mortgage illustration when considering a particular mortgage, which tells you the actual amount of the fees and commission we will receive, as well as details of any other fees relating to the mortgage.

If we are unable to advise on an appropriate product for you, we may refer you to a third party (such as a specialist broker) which may pay us a fee for the introduction. In these circumstances, either we or the third party will tell you about any fees we receive for the introduction.

We may contact you from time to time to discuss your future mortgage planning needs, for example, when the initial term on your mortgage is due to end.

Insurance

Insurance is an important part of many people's financial plans, either to ensure their family is financially protected, to ensure they would have the funds to pay a loan such as a mortgage if the worst were to happen, to protect key people within a business, or to pay an inheritance tax bill. We will make a recommendation on what insurance services would be suitable for you after we have assessed your needs.

We offer life, critical illness, income protection and whole of life products from a range of insurers.

We offer private medical insurance based on a fair analysis of the market.

We offer buildings and contents insurance, landlord's buildings and contents insurance, and personal accident and sickness insurance from Paymentshield. Paymentshield uses a limited panel of underlying insurers to provide its products. A list of the underlying insurers used by Paymentshield is available upon request.

On occasion, we may refer you for specialist advice on buildings and contents insurance, landlord's buildings and contents insurance, or Personal Medical Insurance. They will provide their own documents confirming their terms, service, and what you can expect. We are not responsible for any advice they give you and any complaints would be covered by the firm's own complaints procedure. We will receive a share of commission for these referrals.

Full details of any commission we receive from the product provider will be set out in your illustration document issued by the product provider before you purchase an insurance policy.

You will not pay us a fee for any insurance advice we provide you with. Instead, we will be paid a commission from the product provider.

We act as an insurance intermediary for the insurance services that we offer.

We may contact you from time to time to establish whether your protection plans remain appropriate for your needs.

Your protection

Complaints

We always endeavour to give the highest quality service and advice; however, there may be times when you feel you do not receive the service you expect.

If you have a complaint, please get in touch with us using the contact details below in the first instance. We will do our best to investigate your concerns, look into things properly, and respond to you as quickly as we can.

We will provide you with a summary of our complaints procedure when we acknowledge your complaint as well as on request.

Quilter Financial Planning Complaints Department
Sunderland SR43 4JR
Email: QFPcomplaints@quilter.com
Tel: 0191 241 0700

The Financial Ombudsman

If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service using the contact details below. Please be aware that you may not be entitled to refer your complaint to the Financial Ombudsman Service if your product is not regulated by the FCA (for example, a buy-to-let mortgage).

Telephone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. In the unlikely event that we cannot meet our obligations; you may be entitled to compensation from the FSCS. This depends on your type of advice/product, and the circumstances of your claim. The FSCS covers eligible claims up to the following limits:

- Up to £85,000 per eligible person, per firm for mortgages
- 100% protection for long term insurance; 90% protection for all other kinds of insurance, including general insurance

Further information about compensation scheme arrangements including the conditions governing compensation and how to obtain compensation is available from the FSCS at www.fscs.org.uk.

Data protection and your rights

The personal information you provide will assist your financial adviser in offering you suitable advice. The personal data you provide will be used and stored in accordance with the Data Protection Act 2018 and the UK General Data Protection Regulation (UK GDPR) under UK law.

Quilter Group process 'special category data' on the lawful basis of 'substantial public interest'.

For further information on how Quilter uses your personal data and your rights, please see our Privacy Notice. A printable version can be provided on request.

For further information on how your adviser uses your personal data, please see their Privacy Notice on their website.

If you have any enquiries relating to the personal data that Quilter may hold about you, how your personal data is processed, or how to exercise your rights you can contact our Data Team, at QFPdataguardian@quilter.com.

From time to time, we may want to send you relevant marketing electronically from both your adviser and Quilter. You can unsubscribe at any time.

Privacy notices | Quilter

How we collect and use your personal information appropriately, lawfully and transparently.

Cancellations and refunds

You can cancel these Terms at any time without penalty. This will not affect any outstanding transactions being carried out on your behalf and you may still have to pay a fee to us, as outlined below. To cancel these Terms, you should notify us using the contact details shown on the front of this document.

Our cancellations policy for the different advice services that we offer is set out below:

Mortgages

You will not pay us a fee if the lender rejects your application. However, should you decide not to proceed with our recommendation, our agreed fee will become payable within 10 business days from when we receive notice that you do not wish to proceed with our recommendation.

Other important information

Remove any section that doesn't apply

Our regulator

Richmond Hill Financial Limited, FCA 453294 is an appointed representative of Quilter Financial Services Limited (FCA Register number is 440703) and Quilter Mortgage Planning Limited (FCA Register number 440718), Senator House, 85 Queen Victoria Street, London, EC4V 4AB which is authorised and regulated by the Financial Conduct Authority.
The permitted business of Quilter Financial Services Limited and Quilter Financial Limited is advising on and arranging pensions, investments, mortgages, life assurance and general insurance.

You can check this on the FCA's register at https://register.fca.org.uk/s/ or by contacting the FCA on 0300 500 8082 or 0800 111 6768.

The FCA address is: 12 Endeavour Square, London, E20 1JN.

VAT

In most instances, our fees are exempt from VAT. However, if VAT is payable – for example, where a fee is charged before application – we will tell you.

The fees set out in these terms do not include VAT unless states otherwise. If VAT does apply it will be charged on top of the stated fee. The law on which services are and are not subject to VAT may change in the future.

Unregulated mortgages

Not all mortgage loans and services are regulated by the FCA. Some of the advice and services we provide may relate to loans which are either unregulated or have limited consumer protection. For example, very few buy-to-let mortgages are regulated by the FCA. If a product is not regulated by the FCA, you may not be entitled to complain to the Financial Ombudsman Service about it or to claim from the Financial Services Compensation Scheme. We will tell you if a product we recommend is not regulated.

Client money

We do not handle client money. We never handle cash and will only accept a cheque made out to us in settlement of advice and service fees. Our preferred method of payment is bank transfer.

Your duty to disclose information

The financial advice and recommendations we provide are based on your personal financial circumstances and objectives that you disclose to us. We will confirm these and the reasons for any recommendation in our advice. It is important that the information you give us is accurate and a true reflection of your current circumstances, as that will form the basis of the advice and recommendations that we give.

You must provide complete and accurate information to product providers such as insurance, mortgage or investment companies. If you don't disclose relevant information or a change of circumstances, your policy, mortgage or investment product may be invalidated - for example, an insurance claim may not be paid. We strongly recommend that you thoroughly check the information you provide before you submit it.

Addressing financial crime

We are required to comply with laws and regulations designed to prevent money laundering and other financial crime. Our responsibilities include verifying the identity and address of our clients and anyone making payments on their behalf. If asked, you must supply proof of your address and/or identity.

Identity verification checks include electronic searches of the electoral register and the use of credit reference agencies, which will result in a soft footprint on your credit file. This footprint is not visible to other financial service providers and does not affect your credit rating in any way. Your acceptance of these Terms represents your permission for us to carry out these checks.

Changes to these Terms

We may change these Terms, including our fees and commission rates, from time to time in whole or in part. We can change these Terms:

- to reflect changes in the costs or charges that we incur or expect to incur in providing our services, including changes in the rates of tax or how it is applied
- to reflect current or future changes in law, FCA rules or market practice, or decisions of the Financial Ombudsman Service
- to meet regulatory requirements, industry guidance or best practice, or the requirements of any of the firms whose products or services we make available to you
- to allow us to introduce new systems, products or services or to reflect changes in the way we deliver our services to you
- to reflect how our services are used and ensure the costs of our services are allocated fairly
- to make these Terms easier to understand, fairer or to correct errors.

We will give you at least 30 days' notice of any change to these Terms that may be detrimental to you, unless we are required to make the change sooner.

These Terms are based on our understanding of the law and regulations when the Terms were written. If there is a change to the law or regulations, or how they are interpreted, we will not be liable for any loss that may result.

Conflicts of interest

To ensure client interests are always put first, we operate a robust conflicts of interest policy. If a potential conflict of interest arises, it will be actively managed, and we have arrangements in place to ensure good outcomes for our clients.

Language

Unless agreed by us, all communication will be completed in English. We will communicate in a manner that is convenient to you; this could include face-to-face meetings, post, e-mail and by telephone using the contact details shown on the front of these Terms.

Ownership

Quilter Financial Services Limited / Quilter Financial Limited is part of the Quilter Group.

Loans and ownership

As part of our commercial arrangements with our principal, we utilise financial support from Quilter Financial Planning Limited for business purposes. Risk management processes are in place to help ensure that these arrangements do not impair our ability to act in the best interests of our customers.

The law we operate under

These Terms are governed by and construed in accordance with the laws of England and Wales. In relation to any dispute, if you live in England, you and we agree to submit to the exclusive jurisdiction of the courts of England. If you live in Scotland or Northern Ireland, you and we agree to submit to the exclusive jurisdiction of the courts of Scotland or Northern Ireland respectively.

All advice will be conducted in the UK. We do not have permission to give advice when either you or your adviser is located outside the UK.

Supporting your needs

All customers can potentially face difficulties. However, these difficulties can be made worse for customers with additional needs. These needs might relate to health, life events or communication issues.

Quilter offers various services for people with additional needs. You can find more information at www.quilter.com/help-and-support/supporting-customers-with-additional-needs . If you can't find what you're looking for, please get in touch and we'll do our very best to help you.

A paper copy of this document is available on request.

If you would like this document or any other document in an alternative format e.g. Braille, Clear and Large Print or Audio documents (Cassette, CD, MP3 or Wav) or in other languages, please let us know.

Confirmation of Services

By signing this document, you are agreeing to our terms stated within and understand how we charge for our services. Where there is a new fee, the specific fee chargeable will be detailed in the Advice Fee Authority Form.

Date this document was issued to you	Date
Client Name	Client Name

Signature	Signature
Date	Date

Richmond Hill Financial Limited

Terms of Business

What to expect from your chosen advice services and the associated fees

Richmond Hill Financial Ltd.
Suite 1, 8 Steel Close, Eaton Socon, St. Neots, Cambridgeshire, PE19 8TT
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Our services are comprehensive, which means your adviser can offer you professional advice across all the stages of your financial life.

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Insurance

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We offer private medical insurance based on a fair analysis of the market.

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We act as an insurance intermediary for the insurance services that we offer.

We may contact you from time to time to establish whether your protection plans remain appropriate for your needs.

Your protection

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- 100% protection for long term insurance; 90% protection for all other kinds of insurance, including general insurance

Further information about compensation scheme arrangements including the conditions governing compensation and how to obtain compensation is available from the FSCS at www.fscs.org.uk.

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From time to time, we may want to send you relevant marketing electronically from both your adviser and Quilter. You can unsubscribe at any time.

Privacy notices | Quilter
How we collect and use your personal information appropriately, lawfully and transparently.

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- to meet regulatory requirements, industry guidance or best practice, or the requirements of any of the firms whose products or services we make available to you
- to allow us to introduce new systems, products or services or to reflect changes in the way we deliver our services to you
- to reflect how our services are used and ensure the costs of our services are allocated fairly
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Loans and ownership

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A paper copy of this document is available on request.

If you would like this document or any other document in an alternative format e.g. Braille, Clear and Large Print or Audio documents (Cassette, CD, MP3 or Wav) or in other languages, please let us know.

Confirmation of Services

Date this document was issued	Date
Client Name	Client Name