

Terms of Business and Key Facts

Mayfair We Care Ltd

Mayfair We Care UK Ltd

UK Companies House Number: 09836998. This can be checked on www.gov.uk
Information Commissioners Office Licence: ZA273340. This can be checked on www.ico.org.uk

Terms of Business

- 1. Commencement of Terms of Business**

We reserve the right to amend the terms of this letter without your consent but we will give at least 10 business days' notice before conducting relevant business, unless we consider it to be impracticable to do so under the circumstances existent at that time.
- 2. Client Monies**

WE DO NOT HANDLE CLIENT MONIES. All cheques/wire transfers for premiums and valuation fees, etc. must be made payable to the appropriate Insurer / Company.
- 3. Client Relations**

When you have instructed us to arrange a specific contract or contract's or services no further information will be given unless it is requested by yourself or we have an agreement confirmed in writing to provide periodic reviews. We will, however, if no agreement is in place be pleased to provide further information to you at any time should you require further assistance.
- 4. Personal Interests**

Occasions can arise where we, or one of our other customers, will have some form of interest in business which we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.
- 5. Complaints and Compensation**

If you should be dissatisfied with a product or service which we have assisted you with,

 - please write to the Compliance Officer at Mayfair We Care Ltd at No 5 The Monument, 45-47 The Monument Hill Weybridge, Surrey KT13 8RN
 - Or telephone 01932 845268
- 6. Instructions**

Where information has been given to you, we shall write to you with full details. We prefer our clients to give us instructions in writing or email, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing/email. We may, at our discretion, refuse to accept instructions although such discretion shall not be exercised unreasonably. We will record all transactions on our files which, along with copies of relevant documentation, will be retained by us for a period of not less than six years. You have a right to inspect copies of contract notes, vouchers and entries in our books or computerised records relating to your transactions.
- 7. Remuneration**

Normally, no charge will be made to you for our services without prior notice and agreement with you. If you wish to pay for our services by way of fee or if we propose to make a charge, the basis will be explained and agreed with by you. Normally, we derive income from commission from insurance companies or providers with which policies or services are arranged.
- 8. Termination**

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days' notice in writing/email to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.
- 9. Law**

These Terms of Business are governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.
- 10. Data Protection**

Under the new General Data Protection Regulations 2018, we have provided a separate Privacy Notice which gives you full details of the regulations to which we comply, how we obtain, store and share any data plus your rights with regards to that data. Please ensure you fully read this notice in order for you to understand fully how your data is used by our Firm.
- 11. UK Money Laundering Regulations**

We are obliged to conform with the UK Laundering Money Regulations and also adhere to the guidance notes from the Joint Money Laundering Steering Group which requires financial institutions to verify the identity and place of residence of each customer. This process may require sight of certain documentation. If you provide false or inaccurate information and we suspect fraud or money laundering we will record this. We will not forward any applications or money to third parties/ product providers until our verification requirements have been met where needed. We take no responsibility for any delay in arranging a product where money laundering verification is outstanding. In circumstances where sufficient verification is not received in a timely manner after we have received completed applications, the application(s) and any monies may be returned to you.
- 12. The Bribery Act 2010**

We confirm that we have undertaken relevant training and checks in order to ensure that the Firm is compliant with the Bribery Act 2010 which came into force in April 2011. We reserve the right to ask all third parties with which we work or have any association with for confirmation that they also have adequate systems and controls in place to be compliant under this Act.

We reserve the right to withhold copies of these records if information pertaining to other parties would be disclosed.