



# Culford De Beauvoir

Independent Mortgage Advisers

Farringdon House | 105 Farringdon Road | London | EC1R 3BU  
T: 078180605034 F: 0845 299 2114 info@culforddebeauvoir.co.uk

## TERMS AND CONDITIONS

### Authorisation and Regulation

1. We are an appointed representative of In Partnership which is authorised and regulated by the Financial Conduct Authority. In Partnership's Financial Conduct Authority registration number is 192638.

The address of the Financial Conduct Authority is:

12 Endeavour Square  
London  
E20 1JN

2. In Partnership's permitted business is advising, arranging (bringing about) transactions in home purchase plans, home reversion plans, investments, P2P agreements, pension transfers, pension opt outs, regulated mortgages, consumer buy to lets, business buy to lets and non-investment insurances.
3. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

### Communications

4. We will communicate with you through a number of media including post, telephone and email. Where we verbally agree any course of action with you we will confirm your instruction back to you in writing before executing a transaction.

### Language

5. We will communicate with you in English.

### Conflicts of Interest

6. We will always act honestly, fairly and professionally when conducting business with you.
7. We will make you aware of the existence of any conflict of interest that we are aware of, which arises between the work we are doing for you and any of our other clients or ourselves, and obtain your consent to continue before we carry out your instructions.
8. We will take all reasonable steps to prevent conflicts of interest and to ensure your fair treatment where one does arise. A copy of our conflict of interest policy is available upon request.

### Compensation Information

9. We meet the requirements of the FCA rules regarding financial resources, including provisions regarding holding and maintaining appropriate professional indemnity insurance.
10. We are also covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. The value of this compensation depends on the type of business and the circumstances of the claim, as follows:

**Investment** - Most types of investment are covered up to a maximum limit of £50,000.

**Insurance** - Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

**Home Finance Products** - Mortgages, Home Purchase Plans and Equity Release advising and arranging is covered up to a maximum limit of £50,000.

**Deposits** - Deposits made by private individuals and small businesses to any authorised firms (retail deposits), are covered up to £85,000 per person, per authorised institution.

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

### Client Money

12. We do not have the authority to hold client money and do not operate a client account for the receipt and payment of client money in respect of investment transactions. All client money should be paid to the product provider concerned.

### Other Benefits

13. From time to time we may receive other benefits from institutions that we introduce a customer to. These other benefits can be in the form of monetary or non-monetary benefits and are intended to enhance the service we can provide to our clients. We agree to provide you with details of any monetary or non-monetary benefit received in relation to any transaction completed for you upon request.

### Disputes Resolution

14. If you wish to register a complaint please contact us, or alternatively you may contact:

**In writing...** The Compliance Department, In Partnership,  
On-Line House, 50-56 North Street, Horsham, West Sussex,  
RH12 1RD

**By phone...** 01403 214 200

**By email...** [complaints@inpartnership.net](mailto:complaints@inpartnership.net)

Further details of how we handle complaints are available on request.

15. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Their contact details are:

**In Writing...** The Financial Ombudsman Service, Exchange  
Tower, London E14 9SR

**By phone...** 0800 023 4567

**By email...** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### Transfer of rights and obligations

16. It is agreed by both parties that the rights and obligations contained within this agreement can be transferred to our successors or another regulated firm where, (for whatever reason), we are prevented from exercising our rights and obligations with you under this agreement. We will inform you in writing of any proposed enactment of this clause.

### Law and Jurisdiction

17. You agree that this agreement shall be governed and shall be construed in accordance with English Law, and that the parties shall submit to the exclusive jurisdiction of the English Courts in the event that any dispute cannot be settled under the Disputes Resolution term.

This document forms part of our agreement with you. For your own benefit and protection you should read these terms and conditions carefully before signing our client agreement. If you do not understand any point please ask for further information.

## **Privacy Policy**

### **Disclaimer**

This website is designed to provide you with general information only and does not attempt to give you advice on any particular product or to recommend any particular product to you. If you have any doubt as to whether a particular product is suitable for you, you should contact Culford De Beauvoir Ltd for advice.

### **Privacy Statement/General Terms**

This website is used by Culford De Beauvoir Ltd to inform you of the services we offer. To do this we must obtain certain information from you about your personal and financial circumstances.

### **INFORMATION HELD ABOUT YOU**

In order to advise you properly, we must obtain certain information from you about your financial and personal circumstances, to assess your suitability for particular products and services. By providing us with your personal data:

1. You agree that the information we hold about you can be held on computer and/or paper files, in accordance of the Data Protection Act 1998, and any subsequent amendments thereto.
2. You agree that any information which you give us, including sensitive personal data such as health and medical records, may be disclosed to third parties (eg, credit reference agencies and medical practitioners, where relevant) for the purpose of processing your application and for the ongoing administration of your policy but for no other purpose. Your information may also be accessed by Go Live UK for the purpose of web site maintenance and administration, and In-Partnership and the Financial Conduct Authority for investigative work.
3. You agree that we may use the information that we hold about you to contact you from time to time by post, fax, email or telephone to bring to your attention additional products or services, which may be of benefit to you.
4. We agree that any consent given by you under paragraph 3 above may be withdrawn by you at any time by contacting us in writing at:

Culford De Beauvoir Ltd  
Farringdon House  
105-107 Farringdon Road  
London  
EC1R 3BU

You have the right to contact us for a copy of the information we hold about you. Culford De Beauvoir Limited reserves the right to charge a fee for this.

We reserve the right to modify or withdraw, temporarily or permanently, the website or any part of it without notice to you.

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