

About Our Services – Mortgages and Protection

1. Mission Statement

We believe that every single person living in the United Kingdom should have access to meaningful, trusted and affordable financial advice. Therefore, our goal is to work with our clients to increase both their knowledge of financial services and their financial wellbeing. To enable this, we offer the widest range of products and services from the whole of the market, giving our clients sound advice after assessing their needs.

2. About Our Principal

Arcturus Financial Services Ltd is an Appointed Representative of New Leaf Distribution Ltd. which is authorised and regulated by the Financial Conduct Authority, Firm Registration number is 460421.

Our Principal firm is New Leaf Distribution Ltd. They supervise and they are responsible for the advice our firm provides. New Leaf Distribution adhere to the 11 principles for business as set out by our regulator the Financial Conduct Authority. The regulator expects that we act with integrity; operate with due skill, care and diligence and build trust with our clients by putting their interests first.

You can find information relating to our firm on the Financial Services register, accessible online via

www.fca.org.uk

For regulated purposes you will be treated as a retail client which offers you the highest level of protection under the regulatory rules. If you are not categorized as a retail client, we will make you aware.

Our principal also provides a high level of ongoing training to ensure we maintain our skills and knowledge. Training is accredited by the National Skills Academy for Financial Services and the London Institute of Banking & Finance.

We are accredited by the Ministry of Defence for supporting armed force leavers.

We have a firm commitment to our stakeholders with charitable donations being a key driver for the business.

3. Our Services

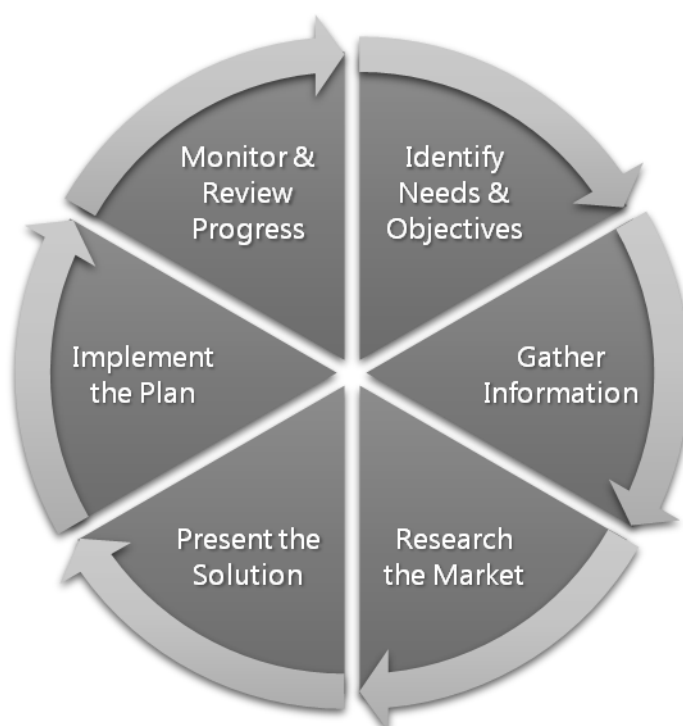
We are able to advise on the following areas of financial planning based on your current needs and objectives:

- **Personal Protection** e.g. setting up a life policy to cover debts.
- **Business Protection** e.g. covering the loss of profit due to the death of a key person.
- **General Insurance** e.g. building & contents or private medical insurance.
- **Residential, Buy to Let & Commercial Mortgages**

Our recommendations are based on a **personal**, comprehensive and fair analysis of the market.

We also offer services for investments, pensions and equity release and we can provide you with a separate 'About our Services' document if this is applicable to you.

Our approach when providing advice to you:



4. Fees for our Services

Personal, General Insurance & Business Protection

There is no up-front fee for assessing your personal and/or business needs. If we arrange a policy on your behalf, we will receive commission from the insurance company selected. This will be disclosed to you on a document known as an illustration.

If commission is paid from a recommended product and is cancelled, after the cancellation period, and this results in commission having to be repaid then we reserve the right to charge a fixed fee of £300+vat or the actual commission clawback amount (if lower than this sum).

Residential, Buy to Let (BTL) Mortgages & Commercial Finance

For Residential & BTL Mortgages a fee up to **£1995**, broken down as follows:

○ In respect of undertaking research on your behalf and providing you with a recommendation.	£ 0	On Commitment
○ Acting on your behalf and processing our mortgage recommendation into an application.	£ 0	On application
○ In respect of acting on your behalf and processing your mortgage application through to Offer	£ 495	On offer

For Commercial Finance a fee up to **1% of the loan (e.g. £100,000 = £1,000)**

The above amounts exclude VAT. Where VAT is payable on these amounts a VAT invoice will be provided.

Where possible you will receive an illustration with all fees being charged. We may also receive a procurement fee from the lender. This payment will not be offset against any advisor fees charged to you.

Refund of fees – Fees are non-refundable.

5. What to do if you have a complaint

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

In writing to: New Leaf Distribution Ltd, Complaints Department, Princess Caroline House, 1 High Street, Southend on Sea, Essex, SS1 1JE.

Or by phone on 01702 431130 or by email at complaints@newleafgroup.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service: by email at complaint.info@financial-ombudsman.org.uk

Or by phone on 0800 023 4567 or 0300 123 9 123.

6. 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 cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS or on request from your advisor.

7. Your Privacy Matters

Information on how we process your data, your data rights and our approach to marketing can be viewed online: <http://www.newleafdistribution.co.uk/privacy.asp>

A brochure version of our privacy notice is also available and can be sent to you electronically or printed by request.

Consent to Gather Special Category Data

It might be necessary for us to collect more sensitive information (such as health or lifestyle information) which is called special category data. This is to allow us to provide our financial advice service to you. This is where we need to gather your consent to the collection and processing of this data. You can withdraw your consent at any time to us processing this data, however, this may mean that we can no longer provide you with advice and recommendations you require. Please give consent by ticking below:

1st Client ☐ 2nd Client ☐

Electronic Marketing

We may want to send you relevant marketing electronically from time to time. If you do not wish to receive electronic mail marketing then please tick the box below to opt out.

I/we do not wish to receive electronic mail marketing of other relevant products or services
☐

You can update your marketing preferences at any time by contacting your adviser.

8. Client Agreement

You agree to pay any fees as set out under section "4. Fees for our Services" as they become due. You agree to **Arcturus Financial Services Ltd** obtaining verification of your identity in line with the requirements of the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007 and revised 2011. You agree to provide verification of your identity before **Arcturus Financial Services Ltd** are able to complete any transactions. You agree that **Arcturus Financial Services Ltd** reserve the right to seek independent verification of our identity from a third party and on an ongoing basis if necessary. This agreement can be terminated at any time by you, your Adviser or a Director of our Principal firm. Please note, if the agreement is terminated, you agree to pay any outstanding advisory fees due for services completed.

1st Client
Name

Signature

Date / /

2nd Client
Name

Signature

Date / /

Kind Regards



Phillip Kerley
Independent Financial Adviser