

WISEY

Client Agreement



AUTHORISATION STATEMENT

Wisely is the trading name of Batsrock Financial Ltd (company number 11755118). Batsrock Financial Ltd is an Appointed Representative of Andrews Risk Consulting. Andrews Risk Consulting is the trading name of Stuart Andrews who is authorised and regulated by the Financial Conduct Authority (FCA number 820518). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our FCA number is 832876

OUR SERVICES

For protection and insurance contracts we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair and personal analysis of insurers for term assurance, income protection, critical illness, building and/or contents, private medical insurance, accident sickness and unemployment.

THE COST OF OUR SERVICES

We do not charge a fee for these services as we will receive commission from the policy provider/insurer.

OUR ETHICAL POLICY

We are committed to providing the highest standard of advice and service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you
- not place our interests above yours
- communicate clearly, promptly and without jargon
- seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required

CANCELATION RIGHTS

certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance we will provide you with specific details should this apply to include: its duration, conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.



INSTRUCTIONS

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.

COMPLAINTS

If you wish to register a complaint, please write to Batsrock Financial t/a Wisey, 21-22 Bath St, Frome, Somerset, BA11 1DJ, or telephone 03333 445 604..

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

COMPENSATION SCHEME

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

CLIENT VERIFICATION

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

LAW

This agreement is governed and shall be construed in accordance with the Law of England and the parties shall submit to the exclusive jurisdiction of the English Courts.

FORCE MAJEURE

Batsrock Financial Ltd t/a Stag Protect shall not be in breach of this agreement and shall not incur any liability to you if there is any failure to perform it's duties due to any circumstances reasonably outside its control.



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 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 shall be settled to that date.

DECLARATION

This is our standard agreement upon which we intend to rely. For your own benefit you should read the terms carefully before agreeing to proceed. If you do not understand any of this, please ask for further information.

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