

Giles Warren Financial Limited
Thames Court, 1 Victoria Street
Windsor, Berkshire SL4 1YB
E: info@gileswarren.co.uk
T: 01753 626866
F: 01753 251100

6 January 2010

Dear Client

Re: Client Agreement & Key Facts documents

Further to our discussion concerning mortgages, please find attached our Client Agreement, Key Facts and Fee Agreement documents.

The benefits of using our services are:

1. We research the whole of the market to ensure that you get the best advice and this includes direct to lender products i.e. products which **do not** pay us a commission.
2. We research the market to ensure that you are getting the right mortgage to save you the most money.
3. We track your mortgage all the way to completion, keep you updated and check all the information that the lender requests including the Mortgage Offer to save you time.

Please sign and return the Client Agreement, Key Facts and Fee Agreements to confirm you wish to proceed and then call us to arrange a time to discuss your mortgage requirements in greater detail. We enclose details of "What our Customers say about us" along with details of our Client Referral Scheme. If you have any questions please call me on 01753 626866.

Yours sincerely



Giles Warren
Director

Independent Financial Advisers

Giles Warren Financial Ltd

Committed to treating our customers fairly

At Giles Warren Financial Ltd, we are committed to offering you, our customers, the highest possible standards of service. In so doing we are pleased to support the Financial Services Authority initiative '**Treating Customers fairly**'.

We recognise that both we and our customers have everything to gain if we look after your best interests and treat you fairly in all aspects of our dealings with you.

Our commitment to you:

We will:

- ✓ provide you with clear information about the products and service we offer, including fees and charges
- ✓ ascertain your individual needs, preferences and circumstances before making a recommendation
- ✓ only recommend a product that we consider suitable for you and that you can afford – and always the most suitable from the available options
- ✓ not recommend a product if we can't find one we consider suitable
- ✓ encourage you to ask if there's something you don't understand
- ✓ give you access to a formal complaints procedure should you become unhappy with our service

How you can help us:

To help us give you the most appropriate advice, we will ask you to:

- ✓ tell us as much as possible about your income and outgoings, to enable us to properly assess how much you can afford
- ✓ let us know about changes that might affect your ability to contribute to recommended product
- ✓ let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand

tell us if you think there are ways we can improve our service by completing our customer satisfaction questionnaire.



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Client Agreement

Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us (such companies include, for the avoidance of doubt, Paradigm LLP and any member of its group and/or companies, persons or entities of any nature whatsoever with which it is associated or allied from time to time) processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.)

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FSA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the commission or alleged commission of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

Please tick this box if you do not consent to us or any company associated with us processing any such sensitive personal data.*

If you are not happy for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS, please tick this box.*

*Please note that we do not at any point sell on your personal data to other companies for marketing purposes.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 01753 626866 or in writing at Thames Court, 1 Victoria Street, Windsor, Berkshire SL4 1YB.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

Signed Date:

Print

Signed Date:

Print

keyfacts®

about our services and costs

**Giles Warren Financial Ltd**Thames Court, 1 Victoria Street, Windsor, Berkshire SL4 1YB
t. 01753 626866**1. The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?**Mortgages**

We offer mortgages from the whole market.



We only offer mortgages from a limited number of lenders.



We only offer a limited range of the mortgages from a single lender

Insurance

We offer products from a range of insurers for Term Assurance, Mortgage Protection, Critical Illness, Contents Insurance, Accident Sickness and Unemployment Insurance, Income Replacement Insurance



We can only offer products from a limited number of providers for buildings and contents and Accident Sickness and Unemployment insurance.



We only offer products from a limited number of insurers



We only offer products from a single insurer

3. Which service will we provide you with?**Mortgages**

We will advise and make a recommendation for you after we have assessed your needs.



You will not receive advice or a recommendation from us.

Insurance

We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Mortgage Protection, Critical Illness, Contents Insurance, Accident Sickness and Unemployment Insurance, Income Replacement Insurance



You will not receive advice or a recommendation from us for the services detailed above.

4. What will you have to pay us for our services?**Mortgages**

No fee.

A fee of up to 0.5% of the mortgage would be payable. This would be broken down to an upfront of £250.00, with the balance of the 0.5% payable on completion (min fee £750.00). You will receive a full refund of any commission received by us from the lender. E.g. if you took out a mortgage for £100,000 you would pay us £250 upfront for the advice. On completion we would charge you a fee of £250. If the lenders commission was 0.5% we would then refund £500.00 back to you.**Insurance**

A fee of £ 50.00 for Term Assurance, Mortgage Protection, Buildings & Contents Insurance, Accident Sickness and Unemployment Insurance, Income Replacement Insurance

<input checked="" type="checkbox"/>	No fee for Term Assurance, Mortgage Protection, Critical Illness, Buildings & Contents Insurance, Accident Sickness and Unemployment Insurance, Income Replacement Insurance
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	
You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.	
Refund of fees :	
If we charge you a fee, and your mortgage does not go ahead, you will receive:	
<input type="checkbox"/>	A full refund if the lender rejects your application
<input type="checkbox"/>	A refund of £0 if your application falls through.
<input checked="" type="checkbox"/>	No refund if you decide not to proceed
5. Who regulates us?	
Giles Warren Financial Ltd, Thames Court, 1 Victoria Street, Windsor, Berkshire SL4 1YB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 305375. Our permitted business is advising and arranging Investments, Mortgages, Life assurance and General Insurance. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.	
6. What to do if you have a complaint	
If you wish to register a complaint, please contact us: In writing: Write to Giles Warren Financial Ltd, Thames Court, 1 Victoria Street, Windsor, Berkshire SL4 1YB. By phone: Telephone 01753 626866.	
If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.	
7. 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.	
Insurance	
<input checked="" type="checkbox"/>	Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder 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.
Mortgages	
<input checked="" type="checkbox"/>	Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.
Further information about compensation scheme arrangements is available from the FSCS.	

What our customers say about us:

"Totally Satisfied – very professional service and extremely polite and helpful, many thanks."

Mr A Page (Score 10), Bracknell, July 2009

"Special thanks to Mel for all her hard work for me."

Mr B Harris – (Score 10) – Windsor, April 2009

"I consider myself extremely fortunate to have found your company. At all times my questions were dealt with an understanding, caring, professional approach, for which I shall always be grateful"

Mrs J Langley – (Score 10) – High Wycombe, December 2008

"As always, a superb service"

Mr & Mrs Carr – (Score 10), Ascot, October 2008

"Excellent service and advice"

Ms T Shirvell & Mr A Chalke – (Score 10), Tonbridge, September 2008

"Very helpful, friendly and professional service, very knowledgeable about available products"

Miss V Samuel - (Score 9.5) Bristol, August 2008

"Thanks for all your help with our mortgage"

Mr S Supurgesi & Miss T Scott – (Score 10), Bracknell, July 2008

"Good advice, glad new mortgage in place, now money and finances much more affordable"

Mr & Mrs Hilbourne – (Score 9.5) Reading, May 2008

"Once again you've done another great job. Many thanks for all your help."

Susan Cattermull & Simon Bridgman, Chippenham, April 2008

"Thank you for your efficient service"

Mr & Mrs Hichens (Score 10), Sunninghill, February 2008

"Thank you for helping me find the right mortgage so quickly and smoothly. Many thanks"

Miss A E Botting (Score 10), Windsor, January 2008

"Excellent service all round and thank you for your help"

Mr & Mrs Starkie (Score 10), Windsor, January 2008

"Very efficient Service. Excellent customer communication and friendly staff"

Mr Bygrave & Miss Wilson (Score 10), Dorking, December 2007

"Can not comment on how to improve a First Class Service"

Mr A Hughes (Score 10) Somerset, October 2007

"Staff very efficient and friendly. Down to earth and professional."

Mr & Mrs Holderness (Score 9) Bracknell, August 2007

"Thanks for all your help, all went without a hitch, excellent service"

Mr P Godden (Score 10) Thatcham, August 2007

Notes:

**this is the average score of 4 questions marked out of 10 : How did you find the overall service? How quick were we to respond to your queries? Would you use our services again? Would you recommend us to people you know?*

CLIENT REFERRAL SCHEME

If you recommend anyone to
Giles Warren Financial Ltd
and they decide to go ahead with our
recommendation, then
Giles Warren will reward you on
completion of the business with:

£20 worth of
Marks & Spencer Vouchers