



Chobham Wealth Management

Independent Financial Advice

Unit B1F, Fair Oaks Airport, Chobham, Surrey GU24 8HU

Tel: 01276 856469

Email: john@chobhamwm.co.uk

Terms of Business

Information about our services & costs

You should use the information provided within this document to decide if our services are right for you.

WHAT TYPE OF SERVICE WILL WE PROVIDE YOU WITH?

Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a sufficient range of retail investment products, financial instruments and structured deposits.

A 'sufficient range' means that the products that we will advise on and recommend will be sufficiently diverse with regards to their type and issuers or product providers to ensure that our clients investment objectives can be suitably met.

WHAT WILL YOU HAVE TO PAY US FOR OUR INVESTMENT SERVICES?

You will pay for our services by way of an adviser charge.

We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

We will discuss with you the basis of our charges, based on the types(s) of work we are asked to undertake for you.

We will discuss with you when you will have to pay our charges, both initial and ongoing.

All charge amounts quoted below are exclusive of VAT, expenses and disbursements; these will be added to the invoice if applicable.

Advised services

For our advised services, you will pay us via an adviser charge.

Initial advice service

Our initial advice will be appropriate for you, based on your requirements and circumstances at that time. We will not ensure that any initial advice remains suitable for you at a later date, unless you select to receive ongoing services from us.

Ongoing services

In addition to our initial advice services, you could ask us to undertake further services on an ongoing basis. Details of any ongoing services that we offer are detailed later within this document.

You may at any time cancel an Ongoing Advice Service by serving your notification of cancellation to us in writing. Upon receipt of your cancellation notice for an Ongoing Advice Service we will arrange for any future payment of any associated charges to cease.

Our typical adviser charges are noted below. The exact amount may be more or less than this, but will be specifically agreed with you based on the work you ask us to do for you.

Please note that as the investment amount increases, your ongoing charge may also increase.

We will confirm the actual adviser charges in writing within our separate 'Charge Agreement', before providing our services to you.

If we do not agree a fixed adviser charge with you at outset, you may ask us for an estimate of how much in total we might charge for any service(s) provided. You may also ask us not to exceed a given amount without checking with you first.

The cost of our services

Payment for initial advice services

Before we provide any services to you, we will gather information about your circumstances and needs. We will not make a charge for this.

The following table outlines the typical services we offer, what would be provided as part of each service, and an indication of the costs.

Where you require advice or services that falls outside the list of services outlined below please contact us to discuss your requirements and for details of indicative costs.

Please note we will agree any exact fees/charges with you in a separate Service & Payment Agreement before we commence any chargeable work.

Service	Charge Basis	What we will provide	Example cost (£)
<u>Full financial review</u>	<ul style="list-style-type: none"> • Fixed charge or • £200 per hour 	<p>We will conduct a full financial health check which will include:-</p> <ul style="list-style-type: none"> • Establishing your financial planning goals/objectives • Obtaining full details of your assets, liabilities, income, and expenditure • Identifying whether you need to take any additional actions or make further provision to achieve your goals • A review of your existing plans/policies, including pensions, investments, and protection policies to see if they are still appropriate for your needs • A report outlining our findings and recommended actions. 	<ul style="list-style-type: none"> • A charge of between £1,000 and £2,000 depending on the complexity of your circumstances. Please note that we agree the specific charge with you before we undertake any chargeable work • For example, based on an investment of £50,000 our charge would be £1,000 • Typically, a full financial review will take between 5 and 15 hours, depending on the complexity of your circumstances. This equates to a charge of between £1,000 and £2,000
<u>Pension Planning</u>	<ul style="list-style-type: none"> • Fixed charge or • £200 per hour 	<p>We will undertake a full review of your current retirement provision including:-</p> <ul style="list-style-type: none"> • Establishing your target retirement income and retirement age. • An analysis of your existing pension provision and identification of any potential shortfall at retirement • A review of your existing plans/policies, including pensions, investments, and protection policies to see if they are still appropriate for your needs • A report outlining our findings and recommended actions 	<ul style="list-style-type: none"> • A charge of between £750 and £2,000 depending on the complexity of your circumstances. Please note that we agree the specific charge with you before we undertake any chargeable work • For example, based on an amount of £50,000 our charge would be £750 • Typically, a pension planning review will take between 4 and 10 hours, depending on the complexity of your circumstances. This equates to a charge of between £750 and £2,000
<u>Retirement Options Advice</u>	<ul style="list-style-type: none"> • Fixed charge or • £200 per hour 	<p>We will provide advice and recommendations on your retirement income options, including:-</p> <ul style="list-style-type: none"> • Gathering full details of your savings, investments, pensions, and other assets which could be used to meet your income needs • Consider any specific requirements or preferences you may have 	<ul style="list-style-type: none"> • A charge of between £1,000 and £2,500 depending on the complexity of your circumstances. Please note that we agree the specific charge with you before we undertake any chargeable work

		<ul style="list-style-type: none"> • Provide a report detailing our recommendations on how to meet your needs. • Arrange any appropriate plans or policies if you accept our advices 	<ul style="list-style-type: none"> • For example, based on an amount of £50,000 our charge would be £1,000 • Typically, a retirement options review will take between 5 and 15 hours, depending on the complexity of your circumstances. This equates to a charge of between £750 and £2,500
<u>IHT planning</u>	<ul style="list-style-type: none"> • Fixed charge or • £250 per hour 	<p>We will undertake a review of your potential IHT liabilities including</p> <ul style="list-style-type: none"> • Gathering information on the value of your assets/liabilities, and any previous lifetime gifts or IHT planning solutions put in place • Calculating you current potential IHT liability • Provide a report detailing our recommendations on how to reduce or mitigate any IHT • Arrange any appropriate plans or policies if you accept our advices 	<ul style="list-style-type: none"> • A charge of between £1,000 and £2,500 depending on the complexity of your circumstances. Please note that we agree the specific charge with you before we undertake any chargeable work • For example, based on an investment of £50,000 our charge would be £1,000 • Typically, an IHT review will take between 4 and 10 hours, depending on the complexity of your circumstances. This equates to a charge of between £1,000 and £2,500
<u>Investment Advice</u>	<ul style="list-style-type: none"> • Fixed charge or • £200 per hour 	<ul style="list-style-type: none"> • Establishing your financial planning goals/objectives • Obtaining full details of you assets, liabilities, income, and expenditure • Establishing the amount of investment risk you are comfortable taking and your ability to absorb any potential investment losses • Designing an appropriate investment strategy • Provide a report detailing our investment recommendations and arranging and implementing any investment solutions 	<ul style="list-style-type: none"> • A charge of between £1,000 and £2,000 depending on the complexity of your circumstances. Please note that we agree the specific charge with you before we undertake any chargeable work • For example, based on an investment of £50,000 our charge would be £1,000 • Typically, an investment review will take between 5 and 10 hours, depending on the complexity of your circumstances. This equates to a charge of between £1,000 and £2,000

Once agreed, the 'adviser charge' amount will not change, except where your needs or circumstances differ from our initial expectations.

We will tell you how much the total initial 'adviser charge' will be before you complete an investment, but you may ask for this information earlier.

Payment for ongoing services

Our typical charges are:

There will be an additional charge for any ongoing work, such as periodic or ongoing reviews we carry out on your behalf. We will confirm the rate, frequency and length of any ongoing service(s) before commencing that ongoing service.

Ongoing services offered include ongoing meetings, reporting, investment monitoring and review, contact and administration.

There is no requirement to take Ongoing Services unless desired.

Service	Description	Charges and examples
Streamline	<p>This service is for clients who need to be reassured that their financial affairs remain as efficient as possible.</p> <p>This service includes an annual face to face review and an annual progress report with a review of your financial strategy.</p>	<p>We charge a standard 0.50% of the fund value of assets under advice for this service. For example, for a fund value of £150,000 our charge will be £750 ($£150,000 \times 0.50\% = £750$)</p> <p>If any additional specific services are required then these will be charged separately.</p>
Portfolio	<p>This service is aimed at those who require periodic reviews of their portfolio and also require specific services tailored to their individual needs.</p> <p>This service includes 6 monthly reviews, progress reports and portfolio rebalancing if required.</p> <p>Full Cashflow modelling is undertaken annually</p>	<p>We charge a standard 0.75% of the fund value of assets under advice for this service. For example, for a fund value of £250,000 our charge will be £1,875 ($£250,000 \times 0.75\% = £1,875$)</p> <p>If any additional specific services are required then these will be charged separately.</p>
Portfolio +	<p>This service is aimed at those who require periodic reviews of their portfolio and also require specific services tailored to their individual needs.</p> <p>This service includes 6 monthly reviews, progress reports and portfolio rebalancing if required.</p>	<p>We charge a standard 1.00% of the fund value of assets under advice for this service. For example, for a fund value of £250,000 our charge will be £2,500 ($£250,000 \times 1.00\% = £2,500$)</p>

	<p>Full Cashflow modelling is undertaken annually</p> <p>Additional funds invested within this proposition attract no Initial Adviser Charge. This proposition would only be relevant to someone investing substantial new monies</p>	<p>If any additional specific services are required then these will be charged separately.</p>
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We will agree what will be charged before any service(s) provided and the amount will be confirmed within our 'Charge Agreement'.

More details on the services we offer will be provided separately.

The cost of our services

We will tell you how we get paid and the amount before we carry out any business for you.

Your payment options

Initial advice service

Settling your adviser charge in a single payment

Following on from our non-chargeable initial meeting, if you request additional services or accept any recommendations we have made then you will pay us an adviser charge which will become payable on completion of our work.

If you buy a financial product, you can choose to have your adviser charge deducted from the product or you can pay by Invoice.

If payment is made via the product, then the agreed fee will be deducted by the provider (where appropriate) and paid directly to us.

If you elect to pay the agreed fee by Invoice, you will be required to settle the payment of your adviser charge on completion of our work within 5 business days. We accept cheques. We do not accept payment by cash. You will be provided with a receipt upon payment.

Settling your adviser charge by instalments

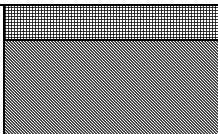
The option to pay by instalments is only available for the payment of the adviser charge on regular premium products. Payment by instalments does not relate to any ongoing charges payment which we may charge for providing an ongoing service.

Paying by instalments through your recommended product

If you buy a financial product, you can choose to have your adviser charge deducted from the product through instalments. Although you pay nothing to us up front, that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product. These deductions will pay towards settling the adviser charge. These deductions could reduce the amount left for investment.

How your payment plan works:

Total monthly premium payable	£250
Total cost of advice	£800
Monthly payment for advice	£100
Length of repayment period	8 months

Monthly payment: £250 per premium Period: 8 months		→ Advice Charge £100
		→ Invested £150

If you choose to pay for the advice you receive through instalments, these instalments will be deducted from the premium you pay each month and allocated towards settling the adviser charge. For example, the total cost of advice is £800. You have been recommended a regular premium product of which £250 will be paid each month. £100 will be taken from this amount to pay off your adviser charge over 8 months. The remaining £150 will be invested during this time. At the end of this period the adviser charge would have been settled in full. From month 9 the full £250 will be invested.

Keeping up with your payments

If you choose to pay for the advice you receive via instalments, the full amount of the adviser charge will need to be paid irrespective of whether:

- the recommended product(s) is /are cancelled before the full amount is paid; and/or
- you subsequently decide to transfer your business to another firm / financial adviser.

Any outstanding amounts, as at the date of cancelling the recommended product / transferring to another firm or adviser, will be due to be paid in full within 10 business days of the termination / transfer date. An invoice will be raised for the full outstanding amount.

Ongoing advice service

You can choose to have your ongoing adviser charge deducted from the product or you can pay by Invoice.

If payment is made via the product, then the agreed fee will be deducted by the provider and paid directly to us on a monthly, quarterly or annual basis.

If payment is made via Invoice, then payment will be due within 5 working days of presentation of the Invoice which will be at the review meeting.

Information about other costs and associated charges

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document.



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Data Privacy Notice

DATA PRIVACY NOTICE

We take your privacy very seriously and we ask that you read this privacy notice carefully as it contains important information on who we are, how and why we collect, store, use and share personal data, your rights in relation to your personal data and on how to contact us and supervisory authorities in the event you have a complaint.

Italicised words in this privacy notice have the meaning set out in the Glossary of Terms at the end of this document.

Who we are

Chobham Wealth Management collects, uses and is responsible for certain personal data about you. When we do so we are required to comply with *data protection regulation* and we are responsible as a *data controller* of that personal data for the purposes of those laws.

When we mention "CWM", "we", "us" or "our" we are referring to Chobham Wealth Management.

CWM is a trading style of John Paul Fahy whose registered office is at Unit Unit B1F, Fair Oaks Airport, Chobham, Surrey GU24 8HU. CWM is authorised and regulated by the Financial Conduct Authority under Reference number 624561.

We provide you with Pension, Investment, Protection and Financial Planning Advice.

The personal data we collect and use

In the course of providing our service to you we may collect the following personal data when you provide it to us:

contact information

identity information

financial information

employment status

lifestyle information

health information

product details

details of your dependents and/or beneficiaries under a policy

(If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below)

Information collected from other sources

We also obtain personal data from other sources in the course of providing our intermediary services. Where we obtain this information from another party it is their responsibility to make sure they explain that they will be sharing personal data with us and, where necessary, ask permission before sharing information with us.

The personal data we obtain from other sources may include the following:

From product providers:

- product details
- investment information

How we use your personal data

The below table sets out:

how we use your personal data

the lawful bases upon which we collect and use your personal data

who we routinely share your personal data with

Rationale/Reason for Processing	Lawful Basis for Processing	Third party recipients linked to that activity
<ul style="list-style-type: none">Making applications on behalf of clients	Performance of a contract	Product Providers and external paraplanning services
<ul style="list-style-type: none">Retaining such information for ongoing assessments of clients' needs	Compliance with a regulatory obligation	External paraplanning services
<ul style="list-style-type: none">Confirming clients' identities	Compliance with a regulatory obligation	External paraplanning services

Special category data

Certain types of personal data are considered more sensitive and so are subject to additional levels of protection under data protection legislation. These are known as 'special categories of data' and include data concerning your health, racial or ethnic origin, genetic data and sexual orientation. Data relating to criminal convictions or offences is also subject to additional levels of protection.

We may process:

- health information and lifestyle information when providing intermediary services in relation to a protection insurance product

In addition to the lawful basis for processing this information set out in the above table, we will be processing it either (i) for the purpose of advising on, arranging or administering an insurance contract or (ii) for the establishment, exercise or defence of legal claims.

Marketing

We may use personal data we hold about you to help us identify, tailor and provide you with details of products and services from us that may be of interest to you. We will only do so where we have obtained your consent and have a legitimate business reason to do this and will do so in accordance with any marketing preferences you have provided to us.

In addition, where you provided your consent, we may provide you with details of products and services of third parties where they may be of interest to you.

You can opt out of receiving marketing at any time. If you wish to amend your marketing preferences please contact us:

By phone: 01276 856469

By email: john@chobhamwm.com

By Post: Unit B1F Fair Oaks Airport, Chobham, Surrey GU24 8HU

In addition, you can opt out of receiving marketing at any time by clicking the 'unsubscribe' link at the bottom of every email.

Whether information has to be provided by you, and if so why

We will tell you if providing some personal data is optional, including if we ask for your consent to process it. In all other cases you must provide your personal data in order for us to provide you with *intermediary services*.

How long your personal data will be kept

We will hold your personal data for differing periods of time depending upon the reason we have for processing it. These retention periods are set out below.

Type of Record	Retention Period
Personal and financial information	Indefinitely
Identity Verification Information	For 7 years

Transfer of your information out of the EEA

We will not transfer your personal data outside of the European Economic Area or to any organisation (or subordinate bodies) governed by public international law or which is set up under any agreement between two or more countries.

You have a right to ask us for more information about the safeguards we have put in place as mentioned above. To learn more, please see 'Your rights' below.

Your rights

You have legal rights under *data protection regulation* in relation to your personal data. These are set out under the below headings:

- To access personal data
- To correct / erase personal data
- To restrict how we use personal data
- To object to how we use personal data
- To ask us to transfer personal data to another organisation
- To object to automated decisions
- To find out more about how we use personal data

We may ask you for proof of identity when making a request to exercise any of these rights. We do this to ensure we only disclose information or change your details where we know we are dealing with the right individual.

We will not ask for a fee, unless we think your request is unfounded, repetitive or excessive. Where a fee is necessary, we will inform you before proceeding with your request.

We aim to respond to all valid requests within one month. It may however take us longer if the request is particularly complicated or you have made several requests. We will always let you know if we think a response will take longer than one month. To speed up our response, we may ask you to provide more detail about what you want to receive or are concerned about.

We may not always be able to fully address your request, for example if it would impact the duty of confidentiality we owe to others, or if we are otherwise legally entitled to deal with the request in a different way.

To access personal data

You can ask us to confirm whether or not we have and are using your personal data. You can also ask to get a copy of your personal data from us and for information on how we process it.

To rectify / erase personal data

You can ask that we rectify any information about you which is incorrect. We will be happy to rectify such information but would need to verify the accuracy of the information first.

You can ask that we erase your personal data if you think we no longer need to use it for the purpose we collected it from you.

You can also ask that we erase your personal data if you have either withdrawn your consent to us using your information (if we originally asked for your consent to use your information), or exercised your right to object to further legitimate use of your information, or where we have used it unlawfully or where we are subject to a legal obligation to erase your personal data.

We may not always be able to comply with your request, for example where we need to keep using your personal data in order to comply with our legal obligation or where we need to use your personal data to establish, exercise or defend legal claims.

To restrict our use of personal data

You can ask that we restrict our use of your personal data in certain circumstances, for example

where you think the information is inaccurate and we need to verify it;

where our use of your personal data is not lawful but you do not want us to erase it;

where the information is no longer required for the purposes for which it was collected but we need it to establish, exercise or defend legal claims; or

where you have objected to our use of your personal data but we still need to verify if we have overriding grounds to use it.

We can continue to use your personal data following a request for restriction where we have your consent to use it; or we need to use it to establish, exercise or defend legal claims, or we need to use it to protect the rights of another individual or a company.

To object to use of personal data

You can object to any use of your personal data which we have justified on the basis of our legitimate interest, if you believe your fundamental rights and freedoms to data protection outweigh our legitimate interest in using the information. If you raise an objection, we may continue to use the personal data if we can demonstrate that we have compelling legitimate interests to use the information.

To request a transfer of personal data

You can ask us to provide your personal data to you in a structured, commonly used, machine-readable format, or you can ask to have it transferred directly to another data controller (e.g. another company).

You may only exercise this right where we use your personal data in order to perform a contract with you, or where we asked for your consent to use your personal data. This right does not apply to any personal data which we hold or process outside automated means.

To contest decisions based on automatic decision making

If we made a decision about you based solely by automated means (i.e. with no human intervention), and the decision made by us produces a legal effect concerning you, or significantly affects you, you may have the right to contest that decision, express your point of view and ask for a human review. These rights do not apply where we are authorised by law to make such decisions and have adopted suitable safeguards in our decision making processes to protect your rights and freedoms.

You can contact us for more information

If you are not satisfied with the level of information provided in this privacy notice, you can ask us about what personal data we have about you, what we use your information for, who we disclose your information to, whether we transfer it abroad, how we protect it, how long we keep it for, what rights you have, how you can make a complaint, where we got your data from and whether we have carried out any automated decision making using your personal data.

If you would like to exercise any of the above rights, please:

email or write to John Fahy. Please send an email to john@chobhamwm.com or write to CWM, Unit B1F, Fairoaks Airport, Chobham, Surrey GU24 8HU;

let us have enough information to identify you, e.g. name, address, date of birth;

let us have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill); and

let us know the information to which your request relates.

Keeping your personal data secure

We have appropriate security measures in place to prevent personal data from being accidentally lost or used or accessed in an unauthorised way. We limit access to your personal data to those who have a genuine business need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

Our supervisory authority

If you are not happy with the way we are handling your information, you have a right to lodge a complaint with the Information Commissioners Office. It has enforcement powers and can investigate compliance with *data protection regulation* (www.ico.org.uk).

We ask that you please attempt to resolve any issues with us before the ICO.

How to contact us

Please contact John Fahy if you have any questions about this privacy notice or the information we hold about you.

If you wish to contact John Fahy, please send an email to john@chobhamwm.com or write to CWM, Unit B1F, Fair Oaks Airport, Chobham, Surrey GU24 8HU.

Glossary of Terms

we, us or our	Chobham Wealth Management is a trading style of John Paul Fahy, an individual whose business address is at Unit B1F, Fair Oaks Airport, Chobham, Surrey GU24 8HU.
contact information	these are details that can be used to contact a person, including title, first name, surname, personal telephone number, fax, email address, home address, country, postcode or city of residence. This may also include work contact information such as work telephone number, fax, work email and work address
data controller	means a natural or legal person (such as a company) which determines the means and purposes of processing of personal data. For example, <i>we</i> are your data controller as <i>we</i> determine how <i>we</i> will collect personal data from you, the scope of data which will be collected, and the purposes for which it will be used in the course of <i>us</i> providing you with <i>intermediary services</i>
data protection regulation	applicable data privacy and protection laws
employment status	this is information about your work, if you are employed, self-employed, unemployed, a student or on job seeker allowance
FCA	the Financial Conduct Authority, being the independent watchdog that regulates financial services
financial information	this is information relating to your financial status, including salary/income, outgoings/expenditure, tax rate and P60
health information	this is information relating to your medical history, including symptoms, diagnoses, procedures and outcomes, as well as information about your height and weight. This could include previous and current or persistent medical conditions and family medical history
identity information	this is any information that can be used to distinguish a person or verify their identity, such as name, date of birth, place of birth, gender, marital status, national identity card/number, passport, drivers licence and national insurance number
intermediary services	these are the services we provide to you in relation to the products, which may include: <ul style="list-style-type: none">• Pensions• Investments• Protection• Estate Planning• Financial Planning