



MONEY IN PERSON
MORTGAGE AND PROTECTION ADVISERS

Equity Release Initial Disclosure Document for:

Money In Person
14 Albert Road
Tamworth
Staffordshire B79 7JN

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

Whose mortgage products do we offer?

- We offer a comprehensive range of equity release products from across the market
- We do NOT offer home reversion plans

Which service will we provide you with?

We offer an 'advised' sales service. This means we will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances.

What you will have to pay us for this service?

For loan amounts less than £125,000 there is an initial fee of £99 for researching and arranging the mortgage which is payable at *application*. We then charge a further minimum fee payable at completion of £400. Any commission we receive from the lender will be offset against this fee, and an invoice raised. For example if the commission we receive from the lender is £135 then the balance payable from you will be £265.

For loan amounts more than £125,000 there is an initial fee of £99 for researching and arranging the mortgage which is payable at *application*. On completion we will then be paid a commission from the lender.

We will tell you how much the total fee will be in good time before you apply for a mortgage, but you may ask for this information earlier.

You will receive a key facts illustration / ESIS when considering a particular equity release product, which will tell you about any fees relating to that mortgage.

Refund of fees

If we charge you a fee and your mortgage does not go ahead you will receive:

A full refund if the lender rejects your application.

No refund under any other circumstances.

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Who regulates us?

Money In Person is a trading style of Medics Financial Services Limited, Company No. 1723058. We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 131216.

Our permitted business is advising on and arranging regulated lifetime mortgages.

You can check this on the Financial Services Register by visiting <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768 (freephone) from 8am to 6pm, Monday to Friday (exc public holidays) and 9am to 1pm, Saturdays.

What to do if you have a complaint

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

.....in writing: Write to: Medics Financial Services Ltd
Complaints Department
14 Albert Road
Tamworth B79 7JN

.....by phone: Telephone 01827 53310

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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 will depend on the type of business and the circumstances of the claim.

Equity release advising and arranging is covered up to a maximum limit of £85,000.

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Message from the Financial Conduct Authority (FCA)

Think carefully about this information before deciding whether you want to go ahead.

If you are at all unsure about which equity release transaction is right for you, you should ask your adviser to make a recommendation.

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.

Who We Are

Medics Financial Services Ltd 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.

Medics Financial Services Ltd is a company registered in England and Wales (company number **01723058**) whose registered office is at 14 Albert Road, Tamworth, Staffordshire B79 7JN. We are authorised and regulated by the Financial Conduct Authority, Financial Services Register number is 131216.

We provide you with financial advice in relation to investments, pensions, mortgages along with general insurance and personal protection.

What information do we collect about you?

We collect information about you when you engage us for financial planning and advice. This information will relate to your personal and financial circumstances. It may also include special categories of personal data such as data about your health, if this is necessary for the provision of our services.

Information relating to usage of our website is collected using cookies. These are text files placed on your computer to collect standard internet log information and visitor behaviour information.

Information about connected individuals

We may need to gather personal information about your close family members and dependants in order to provide our service to you effectively. In such cases it will be your responsibility to ensure that you have the consent of the people concerned to pass their information on to us. We will provide a copy of this privacy notice for them or, where appropriate, ask you to pass the privacy information to them.

Why do we need to collect and use your personal data?

The primary legal basis that we will use for the processing of your data is for the performance of our contract with you. The information that we collect about you is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data we'd also be unable to fulfil our legal and regulatory obligations.

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; and/or
- criminal conviction or offence information when providing intermediary services in relation to a general insurance product.

Our processing of special category data will require your specific consent. As we need your consent to process special category data you have a right to withdraw your consent at any time.

In addition to the lawful basis for processing this information set out above, 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.

In the course of our **activities relating to the prevention, detection and investigation of financial crime**, we may process criminal conviction or offence information. Where we do so, in addition to the lawful basis for processing this information set out above, we will be processing it for the purpose of compliance with regulatory requirements relating to unlawful acts and dishonesty.

How will we use the information about you?

We collect information about you in order to provide you with the services for which you engage us.

Who might we share your information with?

In order to deliver our services to you effectively we may send your details to third parties, such as those that we engage for professional compliance, accountancy or legal services, as well as product and platform providers, that we use to arrange financial products for you.

Where third parties are involved in processing your data, we will have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they will only act in accordance with our written instructions.

Where it is necessary for your personal data to be forwarded to a third party, we will use appropriate security measures to protect your personal data in transit.

To fulfil our obligations in respect of prevention of money-laundering and other financial crime, we may send your details to third party agencies for identity verification purposes.

How long do we keep hold of your information?

In principle, your personal data should not be held for longer than is required under the terms of our contract for services with you. However, we are subject to regulatory requirements to retain data for specified minimum periods. We also reserve the right to retain data for longer than this due to the possibility that it may be required to defend a future claim against us.

You have the right to request deletion of your personal data. We will comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.

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 then 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: 01827 53310

By email: enquiries@medicswealth.com

By Post: 14 Albert Road, Tamworth, Staffordshire B79 7JN.

Your rights

You have legal rights under data protection regulation in relation to your personal data. These are listed below:

- 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.

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 our Data Privacy Manager at enquiries@medicswealth.com or 14 Albert Road, Tamworth, Staffordshire B79 7JN;
- 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.

Cookies

We use cookies to track visitor use of the website and to compile statistical reports on website activity.

For further information visit:

<http://www.allaboutcookies.org/>

You can set your browser not to accept cookies and the above website tells you how to remove cookies from your browser. However in a few cases some of our website features may not function as a result.

Other websites

Our website contains links to other websites. This privacy policy only applies to our website so when you link to other websites you should read their own privacy policies.

What can you do if you are unhappy with how your personal data is processed?

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:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
0303 123 1113 (local rate)

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

Changes to our privacy policy

We keep our privacy policy under regular review and we will place any updates on our website or inform you of any changes when they occur. This privacy policy was last updated on 22 May 2018.

How to contact us

Please contact our Data Privacy Manager if you have any questions about this privacy notice or the information we hold about you.

If you wish to contact our Data Privacy Manager please send an email to: enquiries@medicswealth.com or write to us at 14 Albert Road, Tamworth, Staffordshire B79 7JN.