

CLIENT AGREEMENT

This Client Agreement is signed this day _____ of _____ 2024 between:

First party: ___Heritage Business Solutions Ltd T/as Heritage Financial Solutions _____ (the firm)

Second party: _____ (the client/s)

1. Introduction

1.1 This agreement sets out the general conditions under which the firm’s services are to be provided to the client, including details of the specific services required and the firm’s charges for these services. This agreement must be read in conjunction with the firm’s Terms and Conditions and About Our Services and Fees documents.

2. Obligations

- 2.1 The client agrees to provide the firm with full and frank details about their personal, financial and other circumstances including knowledge and experience, and aims and objectives in respect of their mortgage and protection needs. The client has the legal capacity to enter into this agreement.
- 2.2 The firm confirms that it has the necessary delegated regulatory permissions to provide advice and services in those areas disclosed in the firm’s About Our Services and Fees document, which has been provided to you.
- 2.3 The client has agreed to appoint the firm as their agent.
- 2.4 The firm has agreed to act as the agent for the client in relation to the services agreed at clause 3 below.
- 2.5 Unless otherwise confirmed in writing, the firm agrees to treat the client as a Retail Client.

3. Service

- 3.1 The firm agrees to conduct an analysis of the personal information provided by the client at the time of entering into this agreement and based upon this information, make personal recommendations in these areas or in those specific area/s as directed by the client set out here.
- 3.2 We do not offer advice on any taxation matters or on whether a property will be a sound investment.
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4. Payment

- 4.1 The client has agreed to pay the firm for the firm’s service to the amount of: £ per application. A procurement fee will also be payable by the lender as disclosed in your Mortgage Illustration. For Protection/General Insurance, commission will be received from the provider as disclosed in the suitability report.
- 4.2 The client has agreed to provide the firm’s payment for services within 30 days of the issue of a valid invoice to the client by the firm.
- 4.3 Payments for services will be made to In Partnership or the firm and not to a named individual.

5. Cessation of the agreement

5.1 It is agreed that either party can terminate this agreement at any time having given written notice to the other party without penalty but without prejudice to the completion of transactions already initiated. The firm agrees to provide the client with full details of all incomplete transactions at the time of the termination of the agreement, to assist the client in achieving completion of these.

6. Marketing

6.1 The firm will not use the client’s personal details for the purpose of marketing other services and products offered by the firm, unless the client has recorded willingness to receive such marketing by ticking this box.

7. Declaration

7.1 This document is our standard Client Agreement upon which we intend to rely. For your own benefit and protection you should read this agreement carefully. If you do not understand any point please ask for further information and explanation before signing this agreement.

Signature for Firm: 

Signature for Client/s Signature of Client/s.....

Signature of Client/s.....