



## Protection Terms of Business

### OUR PROMISE

AS Financial aim to be a cut above the rest. We pride ourselves on our professional service, treating our clients fairly and most important of all, using simple and understandable terms to give our advice.

AS Financial is regulated by the Financial Conduct Authority. Regulatory Number 527263. As part of this, you are protected by the Financial Services Compensation Scheme

Please note that while AS Financial is a regulated business, not all transactions are regulated by the FCA. Please speak further with your advisor for any queries.

### PROTECTION

DO	DON'T
Life Insurance	General Insurance
Income Protection	We do though, have a preferred partner, <b><i>Safe and Secure</i></b> <a href="http://www.safeandsecure-ins.com"><u>www.safeandsecure-ins.com</u></a>
Critical Illness	Unemployment
Accident and Sickness	Any protection with an investment element, regulated investments, pensions and tax products For advice on these, please ask about our sister company: <b><i>Atlantic Swiss</i></b> <a href="http://www.atlanticswiss.com"><u>www.atlanticswiss.com</u></a>



## WHAT WE DO FOR YOU AND OUR FEES

STAGE 1	NO FEE
Undertake a detailed consultation where we ascertain exactly what you are looking for and your current situation. You will receive some initial thoughts, potential options and some indicative advice.	NO FEE
STAGE 2	NO FEE
Undertake bespoke research for your current situation. This will include researching all of our range of insurers.	NO FEE
STAGE 3	NO FEE
Recommend a provider and product	NO FEE
STAGE 4	NO FEE
Make a full application to the recommended provider on your behalf.	NO FEE
STAGE 5	NO FEE
Produce a statements of demands and needs an detailing the protection you have applied for and the reasons for it.	NO FEE
STAGE 6	NO FEE
Answer all queries the provider has and process the application to get our clients the best terms possible.	NO FEE
STAGE 7	NO FEE TO YOU At this stage the provider will pay any commission to AS Financial
Present to you the terms offered and start your cover.	NO FEE TO YOU At this stage the provider will pay any commission to AS Financial



## FEES

We usually receive a commission from the insurer for the protection policy we recommend. Full details of this will be shown in your Key Features Illustration (KFI).

There are **no fees payable by you** for our advice and the work we carry out. Our payment comes from the insurer, but if cover is stopped early (typically within **2 to 4 years**, depending on the provider), the insurer may reclaim some or all of that commission from us - even though the advice, research and administration has already been completed.

For that reason, we want to make sure you're completely happy with both the cover and the cost before proceeding. If your circumstances change at any point, please come back to us so we can review your options and keep the cover aligned and sustainable from the outset.

## YOU:

- are responsible for giving all instructions in writing (email preferable)
- are responsible for the information you give to your advisor. Please note that the information on the application form is crucial to a successful claim. Please check carefully this information, which will be supplied to you.
- should retain the confirmation documentation we send you as a record of the advice given
- should check that the terms offered are within your budget and what you expected



## COMPLAINTS

In the unlikely event you wish to make a complaint, AS Financial do have a fully regulated complaints handling process and in the first instance I would ask you to make a written complaint (you can make this in email to [saul@as-financial.com](mailto:saul@as-financial.com)).

## DATA PROTECTION

AS Financial takes the security and privacy of our clients data very seriously. AS Financial subscribes to the 8 individual rights of the General Data Protection Regulation (GDPR) from the Information Commissioners Office.

Please visit <https://ico.org.uk> for more details.

By signing these terms you state that you understand we will pass selected information to third parties for legitimate reasons, none of which are ever marketing and advertising. We will also contact you about all the products we offer, detailed in this agreement. We will never pass your details to any firm for marketing purposes.

You also understand that we keep your data on secure 3<sup>rd</sup> party software.

You are entitled to ask for a copy of all the data pertaining to you on our systems.

If you would like further details on our privacy policy please request our detailed document.

## CLIENT CONSENT

We recommend you read these terms carefully. If you do not understand any point please ask for clarification.

You confirm you understand our fees, how we get paid and any exclusions.

I agree that the Client Agreement will come into effect from the date of acceptance of this agreement and agree to all fees being charged.



## Privacy Notice

AS Financial Limited is part of Atlantic Swiss Group of companies which includes ASFC LLP and Black Frame Consulting LLP. This privacy notice explains what personal information we may collect from you in the course of providing our services and how it will be used.

### **What information do we collect about you?**

We collect information about you when you engage us for mortgage advice services. 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.

We may also collect information when you provide feedback to us.

### **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.

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

The primary legal basis that we intend to 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 would also be unable to fulfil our legal and regulatory obligations.

Where special category data is required, we'll obtain your explicit consent in order to collect and process this information.

### **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?**

We won't share your information for marketing purposes with companies outside our group of companies / other companies.

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 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'll only act in accordance with our written instructions.

Where it's 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.

AS Financial uses secure AI-powered technology provided by Lodestar FS to support its services. As part of this, data may be processed for purposes such as transcription or text analysis. All data is handled securely and not shared with other customers. Data may be processed by third-party technology providers in accordance with their respective policies. Processing is carried out in compliance with GDPR, with appropriate safeguards in place to protect your information.

For more details on how your data is processed, please contact us.

### **How long do we keep hold of your information?**

During the course of our relationship with you we will retain personal data which is necessary to provide services to you. We will take all reasonable steps to keep your personal data up to date throughout our relationship.

We're also subject to regulatory requirements to retain your data for specified a minimum period of three years.

This is a minimum period, during which we have a legal obligation to retain your records.

We reserve the right to retain data for longer where we believe it's in our legitimate interests to do so.

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.

### **How can I access the information you hold about me?**

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please email or write to us using the contact details noted below.

We have an obligation to ensure that your personal information is accurate and up to date. Please ask us to correct or remove any information that you think is incorrect.

### **Cookies**

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

Ver June 25



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 if 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?**

You also have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

#### **Changes to our privacy policy**

We keep our privacy policy under regular review and we will place any updates on our website at [www.as-financial.com](http://www.as-financial.com).



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