



Issue Date:

Client Name: _____

These Terms of Business set out the general terms under which our firm will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services. Please ensure that you read these terms thoroughly and if you have any queries we will be happy to clarify them. If any material changes are made to these terms we will notify you before providing any further service to you.

1. Our Services

Highfield Financial Planning is a member of the Financial Planning Standards Board. We provide financial planning services for a fee.

2. Statement of Charges

Fees

Our hourly rate for Financial Planning services are;

Financial Planner:	€200 per hour
Support staff:	€100 per hour

We provide financial plans for a flat fee which is agreed in writing prior to commencing work.

3. In General

In all cases we will facilitate an initial meeting free of charge. Where you decide to proceed but later withdraw we may invoice you for our time costs at the rates shown above.

4. Regular Reviews

We recommend that your financial plan is kept under review at least annually so as to ensure that adjustments can be made if required. These adjustments may be required due to changes in your personal circumstances, your objectives, legislation, inflation, interest rates, investment performance or other factors. We propose to meet with you to carry out this review at least once per year however we would stress that it is important that you keep us informed of any change in your personal, family, health, financial, employment situation etc., which could impinge in any way on the plan in the interim.

Failure to contact us in relation to changes in your circumstances or failure to request a review may result in you sub-optimal result and you having insufficient insurance cover and/or inappropriate investments.

5. Conflicts of interest

It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises we will advise you of this in writing before

providing you with any service. A full copy of our conflicts of interest policy is available on request.

6. Default on payments by clients

Our firm will exercise its legal rights to receive payments due to it from clients.

7. Complaints

Complaints must be made in writing addressed to the Executive Director.

8. Data Protection

Highfield Financial Planning is subject to the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. Highfield Financial Planning is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client. The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice. We will ensure that this Privacy Notice is easily accessible. Please refer to our website www.hfp.ie. If this medium is not suitable please advise us and we will send you a hard copy. Please contact us at info@hfp.ie if you have any concerns about your personal data.

9. Disclaimer

Our financial plans (including any enclosures and attachments) are prepared for the exclusive use and benefit of the addressee(s) and solely for the purpose for which they are provided. All rights reserved. No part of our publications may be reproduced, distributed or transmitted in any form or by any means, including photocopying, recording or other electronic or mechanical methods, without the prior written permission of the publisher. We do not accept any liability if our reports are used for an alternative purpose from which they are intended, nor to any third party in respect of them.

While Highfield Financial Planning has made every effort to ensure that the information contained within our reports is correct and accurate it is possible that errors or omissions in the content may occur from time to time. Please note that the data in your report is based upon the factfind and additional information which you provide to us.

No liability whatsoever is accepted by Highfield Financial Planning, its servants or agents, for any errors or omissions in the information or data contained in the plan or for any loss or damage occasioned to any person acting or refraining from acting as a result of the information or data.

Our reports are based on certain assumptions which are outlined in the report. Please note that these assumptions are not predictions and are in no way guaranteed and the cashflows provided are illustrative only.