



CASTLE
FINANCIAL SERVICES
(SOUTH EAST) LIMITED

Independent Financial Advisers

Terms of Business

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Castle Financial Services (South East) Ltd is an appointed representative of Intrinsic Wealth, who are authorised and regulated by the Financial Conduct Authority under FCA Register number 217742

- This document sets out the terms of business between our firm (as an Appointed Representative) and its clients.
- These 'Terms of Business' apply until further notice and must be read in conjunction with the 'Guide to Our Service'. In case of any ambiguity between the documents, this 'Terms of Business' will take precedent.
- Either we or you can end these terms at any time, without penalty and this will not affect any outstanding transactions being carried out on your behalf.

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CONFIRMATION OF MY ADVICE AREAS

1. The Financial Conduct Authority (FCA)	
The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.	
2. Which service will we provide you with?	
<input checked="" type="checkbox"/>	Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
<input type="checkbox"/>	Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on products from panel of leading investment companies. We will be happy to provide you with a list of the companies on the panel at your request
<input type="checkbox"/>	No advice – You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Insurance	
<input checked="" type="checkbox"/>	I will advise and make a recommendation for you after I have assessed your needs for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, Home Insurance, and Private Medical Insurance.
<input type="checkbox"/>	You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Investment	
<input checked="" type="checkbox"/>	Advice – I will advise and make a recommendation for you after I have assessed your needs.
<input type="checkbox"/>	No advice – You will not receive advice or a recommendation from me. I may ask some questions to narrow down the selection of products that I will provide details on. You will then need to make your own choice about how to proceed.

CONFIRMATION OF WHOSE PRODUCTS I OFFER

Insurance	
<input checked="" type="checkbox"/>	We offer Life, Critical Illness, Private Medical Insurance, Income Protection Whole of Life and General Insurance products from a range of insurers.
<input type="checkbox"/>	We offer Private Medical Insurance products from a range of insurers.
<input type="checkbox"/>	We offer Life, Critical Illness, Income Protection and Whole of Life products from a panel of leading insurers. Ask us for a list of insurers we offer insurance from.
Investment	
<input checked="" type="checkbox"/>	Independent advice – My recommendation will be based on a comprehensive and fair analysis of the market.
<input type="checkbox"/>	Restricted advice – My recommendation will be based on products from a panel of leading investment companies. I will be happy to provide you with a list of the companies on the panel at your request

It is important to point out that not services are regulated by the Financial Conduct Authority. Some of the advice and services we provide may relate to products or services which are either unregulated or have limited consumer protection. We will confirm to you if any product we are recommending is not regulated by the FCA.

WHAT YOU WILL PAY FOR MY SERVICES

Insurance	
<input checked="" type="checkbox"/>	A fee or a combination of fee and commission
<input checked="" type="checkbox"/>	No fee for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment, Home Insurance, and Private Medical Insurance. We will be paid by commission from the company.
<p>You will receive a quotation which will tell you about any other fees relating to any particular insurance policy but please see the information below regarding General Insurance:</p> <p>You will pay for our services on the basis of a fee, commission and/or a combination of both fee and commission. In advance of providing any advice, 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.</p> <p>Paying by fee. Whether you buy a product or not, you will pay us a fee for our advice and services, which will become payable on completion of our work. If we also received commission from the product provider when you buy a product, we will pass on the full value of that commission to you in one or more ways. For example, we could reduce our fee; or reduce your product charges; or increase your investment amount; or refund the commission to you.</p> <p>Normal Rates. We will confirm the rate we will charge you in writing before beginning work; The typical charges are:</p>	

Personal Business

Mid Term Adjustments and cancellations	£20-£200
Administration Fee	Up to £100
Duplicate Certificate	£10
Premium Finance Arrangement fee	£20
Dealing with bounced cheques	£20
New Business/Renewal Administration	Up to 15% of the Net Premium
Late Payment Fee	£40

Commercial Business

Mid Term Adjustments and cancellations	£20-£200
Administration Fee	Up to £100
Duplicate Certificate	£10
Premium Finance Arrangement fee	£20
Dealing with bounced cheques	£20
New Business/Renewal Administration	£20-£200
Late Payment Fee	£40

It is not our practice to make refunds of amounts of less than £40.

If you exercise your right to cancel your policy outside of the 14 day cooling-off period, your insurer will, as a minimum, charge you for the period during which you were covered, and other charges may be applied to cover the insurer's and our costs in arranging the cancelled policy.

Paying by a combination of fee and commission (through product charges). We will charge you a combination of fees and commission. The actual amounts will depend on the service provided to you, but will be in line with the arrangements set out in the sections above.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Investment

<input checked="" type="checkbox"/>	Ad hoc fees – where you do not wish to subscribe to an ongoing service, or where you want specific advice or project work. It is likely that VAT may be due on these fees.
<input checked="" type="checkbox"/>	Standard fees – where you wish to take advantage of our full advice process, or our ongoing service options. These are shown by way of implementation and ongoing service fees, and it is likely that no VAT is due on these fees.

Payment for our services will be on the basis of an agreed Advice fee. 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 will be paid.

You will see all our fee options displayed to you on the following pages.

INVESTMENT FEES - STANDARD

This process only begins once we have your agreement on the arrangements to be put in place. This involves arranging investments or other products on your behalf, as required, and may extend to implementing a specific financial planning process, such as estate planning.

We will act as the intermediary between the product provider(s) and you with a view to arranging the purchase of the Retail Investment Products as we have agreed.

Fees for the design, production and implementation of a financial strategy are calculated as follows:-

In Respect of Lump Sum Investments and Single Premium Pensions

The fee is calculated according to the size of the transaction, as set out below:-

Initial fees:

Unless otherwise explained the charges below will cover a full advice process: understanding your current situation, objectives, attitude to risk, research to identify suitable solutions, documenting our recommendations and implementing the agreed solutions.

Initial Advice Options

Percentage of Investment or Transfer amount.

When our work involves investing a lump sum of money, our range of charges is:

- Up to 3% on investments up to £300,000,
- For investments over £300,000 - A bespoke service will apply with bespoke charging lower than above and we will notify you of this in advance.

Our typical charge is 3% of the sum invested, which for an investment of:

- £75,000 would be £2,250 and for
- £100,000 would be £3,000

Should you invest through regular premiums, our typical charges are up to £500 (for Personal Pensions) initial charge to set up the plan and then 2% to 5% of the monthly premium paid each month. We will confirm what we will charge you in writing before beginning work.

Our typical charge is 3% of the premiums plus £500 initial charge.

For a regular premium of £150 per month, this would equate to £554 in the first year and £54 in the following years.

Should you invest in an Investment through regular premiums, our typical charges are 2% to 5% of the monthly premium paid each month. We will confirm what we will charge you in writing before beginning work.

Our typical charge is 3% of the premiums. For a regular premium of £150 per month, this would equate to £54 in the first year and £54 in the following years.

The charges outlined above are raised when the investment is made and it is likely that no VAT is due on these fees.

If you ask us to stop work after agreeing to these charges you will be invoiced EITHER for the time spent on your case before we receive your instructions using the hourly rates detailed below OR a minimum charge of £750.

If detailed recommendations with illustrations have not been provided and discussed with you at this point; it is likely that VAT is due on these fees.

We may not offer every client all options.

2. Hourly Rate.

If the advice requested is of a generic nature and there may be no specific recommendations made we may opt to charge on an hourly rate. This is an option that we may advise at the outset but may not offer on all cases.

Our charge may be based on the amount of time involved to undertake work at the following hourly rates:

- Advice – Castle Independent Financial Adviser £200
- Para planning support £100
- Travel and Administration £70

Based on our experience and the anticipated complexity of your circumstances we will give you an estimate of the cost for pieces of work in advance of starting chargeable work and will not exceed this estimate without your clear agreement. Travel time is charged if meetings are not held in our offices.

The typical time involved to complete the advice process in our offices by a diploma qualified adviser for a client with a single investment or to set up a pension arrangement will be:

Adviser – 9 hours at a cost of £1,800

Paraplanner – 6 hours at a cost of £600

A total of £2,400

For a Pension Transfer from two ceding schemes, in our offices, it will be

Adviser – 10 hours at a cost of £1,800

Paraplanner – 8 hours at a cost of £800

A total of £2,600

If you ask us to stop work after agreeing to these charges you will be invoiced for the time spent on your case before we receive your instructions.

If detailed recommendations with illustrations have not been provided and discussed with you at this point; it is likely that VAT is due on these fees.

Minimum Fees & VAT

The fees outlined above are raised when the investment is made and it is likely that no VAT is due on these fees.

Any variation to this amount will be confirmed in writing to you before proceeding further. This may be for example complex trust work or where your personal situation is more complex regarding income sources, taxation, residence and inheritance tax planning.

If you ask us to stop work after agreeing to these fees you will be invoiced EITHER for the time spent on your case before we receive your instructions using the hourly rates detailed in the table below OR a minimum fee of £750 OR a proportion of the agreed fee depending on when you ask us to stop working:

After agreeing the fees, but before we do any work = 0% of agreed fees

- After we have started researching your current arrangements and/or solutions, but before designing a solution = 25% of agreed fees;
- After we have started designing a solutions, but before we present our recommendation = 50% of agreed fees
- After we have presented our recommendation, but before we start implementation = 75% of agreed fees
- After starting the implementation process = 100% of agreed fees.

If detailed recommendations with illustrations have not been provided and discussed with you at this point; it is likely that VAT is due on these fees.]

Existing client discount:

We are committed to treating clients fairly. Our research has shown that the time it takes to work with a new client is longer than an existing client, mainly related to getting to know them to advise them comprehensively. To reflect that and to reward the loyalty of our existing clients, we offer the following:

Discounts on implementation fees of 20%
The removal of minimum fee levels for implementation fees.

An existing client is defined as:

A client who has implemented mortgage business with your adviser in the last 3 years, or a non-mortgage client who has effected a plan where we had received ongoing income (trail commission or fee) in the previous 12 months.

Family member discount:

Retaining your wealth and ensuring it is passed on as ethically as possible to the right people at the right time is key for all our clients. To help facilitate that it is beneficial to know as much about your family unit that is appropriate to your circumstances so that we can help at that critical time. To assist with this we also offer:

Discounts on implementation fees for family members of 20%.
The removal of minimum fee levels for implementation fees for family members

A family member includes a person's parents, spouses, siblings, children, grandparents and grandchildren, whether connected by birth, adoption, guardianship, marriage, civil partnership or cohabitation"

ONGOING SERVICES & FEES - INVESTMENTS

It is important to regularly review your investments to ensure they remain appropriate for your risk profile and the outcomes you seek, which can change over time. Service will include recommending changes to new or existing investments to help meet your goals at an acceptable level of investment risk, providing fund analysis and valuations and a wide range of associated ad hoc services.

Our charges range between 0.85% and 1% of the value your funds each year.

- Our typical charge is 0.85% for which we provide an opportunity for you to arrange to meet with us to discuss your portfolio. Typically we would meet annually, **you need to contact us to arrange a convenient meeting**, other regular time periods can be requested. Your portfolio however will constantly be reviewed by us as our ongoing service commitment to you and we may recommend changes to your investment portfolio in writing normally via email which you can accept and confirm also via email. It is also common for clients to contact us via the telephone to discuss their investments, where either at this point or in a face to face meeting we will consider any changes to your attitude to risk and objectives and check that your investments remain appropriate. We will periodically provide you with information relevant to your circumstances and contact you regarding changes in legislation, tax or budget that may be of interest.

- For funds under management of £100,000 a 0.85% charge would equate to £850 p.a. In cash terms, the charge will increase and decrease in line with value of your funds.

Alternatively if you would like to talk about our fees and alternatives that may or may not be available please feel free to discuss in more detail prior to signing this document. We will be pleased to discuss the exact service that we will provide for you. Details are available on request.

Whether you buy a product or not, you will have to pay us a fee for our advice and services, which will become payable on completion of our work.

You will be required to settle any payment of your adviser charge on completion of our work within 28 business days. We accept cheques. You will be provided with a receipt upon payment.

At a review, we will cover:

- Assessment of personal circumstances.
- Review of your goals & objectives.
- Reassessment of your attitude to investment risk/return & market sectors (asset allocation).
- Review of investment performance & holdings.
- Valuations & investment commentary.
- Where appropriate, recommendations in order to keep your existing plans in line with your objectives.

Advice on new investments/savings will be subject to our 'initial fees' as shown under our 'Investment Fees - Standard' section earlier.

Service will include recommending changes to existing investments to help meet your goals at an acceptable level of investment risk, providing fund analysis and valuations and a wide range of associated ad hoc services.

Please note that as the fee is based on the investment value, the actual amount we received will increase or decrease in proportion to any increase or decrease in the value of your portfolio.

ONGOING SERVICES & FEES – PROTECTION ONLY

Set out below are the details for the ongoing service that we deliver to our clients. You can if you wish to, add or enhance levels of service with your adviser if you feel appropriate (usually for an agreed fee).

There is no fee for the following level of service, as we will have been paid an ongoing commission from the insurance provider from the inception of your protection plans.

1. Communication - In order to provide you with a high quality service we may want to contact you regarding items we consider are of interest to you, or to make you aware of new opportunities. If this happens, we would like to contact you
2. Protection - It is important to ensure your current protection plans and provisions remain in line with your objectives. If you wish, we can review this once a year with you.

OTHER IMPORTANT INFORMATION WE FEEL YOU OUGHT TO KNOW

If You Are Not Happy With Our Service - If you have a complaint about your Adviser or any financial advice you have received from your Adviser please contact us:

In writing: Complaints Department, Intrinsic Financial Services Limited, Wiltshire Court, Farnsby Street, Swindon. SN1 5AH

Email: complaints@intrinsicfs.com

By phone: 01793 647400

We will be happy to provide you with a summary of the internal procedures for handling complaints, this is available without charge upon request.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (e.g. if we arranged insurance or a regulated mortgage product).

The Financial Ombudsman Service can be contacted as follows: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

Our Regulator - The Financial Conduct Authority

Castle Financial Services (South East) Ltd. Is registered with the FCA, our FCA Register number 442173. We are an appointed representative of Intrinsic Wealth Limited (FCA Register number is 217742), Intrinsic Financial Services Limited, Wiltshire Court, Farnsby Street, Swindon. SN1 5AH which is authorised and regulated by the Financial Conduct Authority.

The permitted business of Intrinsic Wealth Limited and Intrinsic Mortgage Planning Limited is advising on and arranging pensions, investments, mortgages, life assurance and general insurance.

You can check this on the FCA's Register by visiting the FCA's website www.FCA.org.uk/register or by contacting the FCA on 0300 500 8082.

Client Classification Levels For Your Protection

The FCA has rules which affect the rights you have as a customer. We classify all our individual customers as 'retail' customers. As a retail customer you have rights under the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS).

There are other classifications of customer that don't have these rights. These are "professional" customers - such as listed companies, local authorities and larger partnerships or trusts. Also "eligible counterparties" (e.g. national governments and other state bodies, banks or regulated financial services firms).

If you have any questions regarding your classification (e.g. if you are a large company), please write to Intrinsic Financial Services Ltd Compliance Department, Intrinsic Financial Services Limited, Wiltshire Court, Farnsby Street, Swindon. SN1 5AH or to the Financial Ombudsman Service and FSCS.

Client Money Peace Of Mind

We do not handle Client Money. We never handle cash and will only accept a cheque made out to us in settlement of Advice and Service fees. Our preferred method of payment is via bank transfer.

The following is not client money:

- Crossed cheques made payable to someone else, which you give to us to forward to them on your behalf.
- A cheque made payable to us as payment for our services to you. If we have agreed to be paid fees for our services, we may ask for the non-refundable portion of it ahead of delivering the service to you.

For the purposes of General Insurance we do not accept a cheque made out to us unless it is a cheque in settlement of monies owed to us or for general insurance business; we have agreed with certain insurers to collect and hold premiums from you as agents of those insurers. We operate a risk transference arrangement meaning that we will collect and hold premiums on behalf of the provider of your policy/cover. Therefore, once we have collected premiums from you, under the terms of our agreements with insurers those premiums are treated as being held by the insurer. It will not be client money but will be insurer money, held and managed

in the same way as client money and in the same Statutory Trust client account. We will remit the premiums to insurers, after deduction of any commission or fees due to us, in accordance with the terms of our agreements with insurers. Whilst this arrangement affords you extra protection in the event of our financial failure, it does mean that in the event of insurer insolvency we would not be permitted to return to you any premiums not remitted to insurers at the date of their insolvency. Similarly, if we were holding claims monies due to you in such an eventuality, we would not be able to remit them to you.

Any premiums paid to you by us are banked within 24 hours and kept in a segregated client account while they are held, prior to payment of the premium to the provider. The account is set-up under a Statutory Trust arrangement.

If you are uncertain about any of the above, please ask us.

Your Duty of Disclosure

Any financial advice we provide will be based on your personal financial circumstances and objectives. It is important that the information you give us is both accurate and a true reflection of your current circumstances.

It is your responsibility to provide complete and accurate information to a provider (a provider being for example, an organisation that provides insurance, mortgage, or investment related plans).

It is important that all statements made on any proposal form, or on any additional documentation are full and accurate.

Please be aware that if you fail to disclose any relevant information, or any change of circumstances to a provider, then the terms of your desired plan may be invalidated (e.g. an insurance claim may not be paid). We strongly recommend that the information you provide is checked thoroughly prior to submission.

Investment Advice and Recommendations Scope

Any investment advice your adviser provides will be based on your personal financial circumstances and objectives. We will confirm these and the reasons for any recommendation in an Advice Report.

If you have asked for any restrictions on the types of investment or the markets you wish to invest in, these will be confirmed in the Advice Report. We will always make it clear when products are not within the 'regulated' scope, and advise you of your rights.

Paying For Advised Services

Where payments are facilitated through a product, this will impact the actual amount remaining invested. Payment of the initial Advice and Ongoing Service fees facilitated by the relevant Product Providers or Platform administrators will be as a percentage of contributions invested or of the value of the plan's value/funds under management as at the anniversary of the initial investment. As such, the cash equivalent amount will vary depending on the value at the time.

Providers/Platform administrators will detail the specific process they operate to facilitate a fee in their literature. If you opt to pay the Adviser Charge directly (not through a product) an invoice will also be provided, which must be settled within 14 days of issue (we reserve the right to charge interest on late payments at a rate of 3% above Bank base rate).

Full details of the final Advice will be provided in the Suitability Advice Report. Full details of the any future Service fee will be provided either in the Suitability Advice Report or '**Authority to Proceed**' document prepared for you by your Adviser. You may also be asked to sign and return a copy of the Authority to Proceed document to confirm your understanding and acceptance of the arrangements.

Cancellation / Termination of Authority

The Ongoing Service fee or our authority to act on your behalf can be cancelled at any time without any penalty by email or post using contact details provided. These methods ensure we have an audit trail for your instruction. You will be responsible for cancelling any instructions from your bank. If the fee is being taken

from your investments we will endeavour to instruct the Provider, Platform or DFM to stop the fee within 5 working days of receiving your instructions and refund any over payment if we are unable to meet this commitment.

You may ask us for an updated estimate of your advice charge at any time and you may ask us not to exceed a given amount without checking with you first.

Investment Advice Refunds

Our standard policy is that in circumstances where this agreement is terminated, a recommendation is not followed through to implementation, or a product arranged is cancelled at any time, no refunds will be given and all work undertaken will be billable and due. Please note that this does not affect your statutory rights or ability to complain.

If you cancel your investment(s) in the cooling off period or stop regular contribution payments the fee will no longer be due unless a minimum fee is stated in this Terms of Business and your Adviser Charging Agreement/Authority to Proceed.

VAT

Typically the service we provide is described as an 'intermediation' service. This means we provide advice with the intention of acting between you and a provider to arrange a financial product or service. If we did not do this we would be liable for VAT on the fees charged. VAT is not applicable on the fees we charge for intermediation services. In arranging the sale of retail financial products an adviser charge made for advice, even if you decide not to proceed with the purchase of the recommended product, will remain VAT free where the adviser has provided you with full advice services up to that point, including all relevant documentation.

The adviser charge made for an ongoing service is also VAT free provided it is in respect of an intermediation service. This means activities such as topping up an investment or utilising available investment tax allowances, such as the ISA allowance. In the event that the advice services we provide become ancillary to our intermediation services, VAT may become chargeable (e.g. we review your entire financial circumstances but make no or limited recommendations).

Should this change in the future, and where VAT becomes due, we will notify you before conducting any further work. In any case, where VAT is payable on our services it will be charged in addition to the agreed fee.

However, where a Discretionary Fund Manager (DFM) forms part of a solution, then VAT will become chargeable.

Declaration of Other Interests

Intrinsic has a number of payment arrangements with various product providers to facilitate adviser learning and enhance the outcomes for our customers. Further details are available on request.

Our Loans and Ownership

Intrinsic Financial Services Limited owns 100% of the share capital of Intrinsic Financial Planning Limited, Intrinsic Wealth and Intrinsic Mortgage Planning Limited. Old Mutual Wealth Holdings Limited owns 89% of the share capital of Intrinsic Financial Services Limited with the remaining 11% being owned by minority shareholders.

Addressing Financial Crime

All transactions relating to the services provided by us are covered by Money Laundering Regulations and the Proceeds of Crime Act.2002. The FCA also requires that we have appropriate measures in place to prevent the furtherance of financial crime.

Our responsibilities include but are not limited to verifying the identity and address of our clients and any third party making payments on their behalf. If required you must supply proof of your identity in accordance of the above Regulations. Identity verification checks may include electronic searches of the electoral roll and the use of credit reference agencies, which will result in a soft 'foot-print' on your credit records. This foot-print is not visible to other financial service providers and does not affect your credit rating in anyway. In accordance with the Data Protection Act 1998 acceptance of these terms and conditions represents your permission for us to access this information.

Financial Services Compensation Scheme (FSCS) Current limits

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. i.e. it differs for investments, insurance, mortgages and bank accounts.

- Insurance: Insurance advising and arranging is covered without any upper limit.
- Investment: Most types of investment business are covered up to a limit of £50,000.
- Deposits: Bank Type Deposits are covered up to a limit of £85,000 per institution.

Further information about compensation scheme arrangements is available from the FSCS.

The Law that we operate under

All of our agreements provided are governed and construed in accordance with the laws of England and Wales. In relation to any dispute, for your protection you agree to submit to the non-exclusive jurisdiction of the English courts.

The Data Protection Act 1998

The personal information you provide will assist your financial adviser in offering you the best advice as required by the Financial Services and Markets Act 2000. The personal data you provide will be used and stored in accordance with the Data Protection Act 1998. To understand exactly what data we hold, why we hold it and your rights under the Data Protection Act 1998 our Fair Processing Notice can be viewed at www.intrinsicfs.com.