



**TERMS OF BUSINESS
FOR AUTHORISED INTERMEDIARIES**

(NON- INVESTMENT INSURANCE)



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(NON INVESTMENT INSURANCE)

1 Definitions and Interpretation

1.1 In these Terms of Business (including the Commission Schedule) unless the context otherwise requires the following expressions shall have the following meanings:

‘Act’ means the Financial Services and Markets Act 2000.

‘Anti-Money Laundering Requirements’ means all statutory and other requirements relating to money laundering relevant to the Intermediary’s activities under these Terms of Business, including the Terrorism Act 2000, the Proceeds of Crime Act 2002, the Money Laundering Regulations 2007, the Guidance Notes for the Financial Sector of the Joint Money Laundering Steering Group, and any applicable FSA Rules, as amended from time to time.

‘Business’ means the business of carrying on regulated activities under the Act in relation to Products.

‘Commission Schedule’ means SFPL’s published Schedule of Commission Rates as amended by SFPL from time to time. The current commission schedule is always available on the www.sfpl.co.uk website.

‘ICOBS’ means that part of the FSA Rules known as Insurance Conduct of Business Sourcebook (ICOBS) and any other rules, principles and guidance on the conduct of Business contained in the FSA Rules from time to time.

‘FSA’ means the Financial Services Authority.

‘FSA Rules’ means the principles, guidance and rules issued by the FSA from time to time.

‘Intermediary’ means the person (whether a company, a partnership or a sole trader) to whom these Terms of Business apply.

‘Necessary Authorisations’ means all authorisations, registrations, licences, permissions and consents (including FSA permissions and consumer credit licence(s) (CCL)) necessary for the Intermediary to carry out its activities under these Terms of Business.

‘Non-investment Insurance Product’ means any Non-investment Insurance Contract (as defined in the Glossary to the FSA Rules) provided by or through SFPL or any SFPL Associated Company and marketed by the Intermediary under these Terms.

‘Regulatory Requirements’ means all applicable laws and regulations to which the Intermediary may be subject in relation to marketing or advising on Non-investment Insurance Products including, for the avoidance of doubt, the FSA Rules and any guidelines issued by the Office of Fair Trading.

‘Relevant Product’ means a non-investment insurance contract sold to a customer by the Intermediary.

‘SFPL’ means Synergy Financial Products Limited.

‘SFPL Associated Company’ means Synergy Financial Products Limited and any body corporate in the same group (as defined in section 421 of the Act) as SFPL from time to time, together with NDF Administration Limited, Outsourced Professional Administration Limited and Defined Returns Limited.

‘Settlement Date’ means in relation to a Product, the date stated on the policy schedule, confirmation note or Terms of Business (or as otherwise advised by SFPL or the relevant SFPL Associated Company) on which payment of the initial premium, subscription or other contribution is due.

1.2 References to any statute, statutory provision or rule include, unless the context otherwise requires, a reference to that statute or statutory provision or rule as modified, replaced, re-enacted or consolidated and in force from time to time and any subordinate legislation made under the relevant statute or statutory provision (as so modified, replaced, re-enacted or consolidated) in force from time to time. For the avoidance of doubt, this shall include the FSA Rules, and the rules of any successor regulator.

1.3 Any reference to gender includes each other gender as appropriate.

2 Authorisation and Classification

2.1 SFPL is authorised by the FSA to carry on regulated activities in the United Kingdom.

2.2 Where the Intermediary acts on behalf of a customer in introducing business to SFPL, then SFPL will also treat that person as its,

customer and will treat all customers as consumers.

2.3 The Intermediary warrants that it has the Necessary Authorisations and appropriate professional indemnity insurance (PII) for its activities under these Terms of Business.

2.4 The Intermediary shall on request confirm to SFPL in writing or as otherwise required, that the Intermediary has the Necessary Authorisations in and from the jurisdiction where the Intermediary conducts its business.

2.5 If the Necessary Authorisations of the Intermediary are restricted, suspended or revoked in any way, the Intermediary undertakes to notify SFPL immediately in writing of the occurrence of and details surrounding that event.

3 Application and Scope

3.1 These Terms of Business set out the conditions upon which SFPL accepts business from the Intermediary and supersede any previous terms of Business issued to the Intermediary relating to Non-investment Insurance Products.

3.2 These Terms of Business are the only terms on which SFPL will transact business with the Intermediary concerning Non-investment Insurance Products. They are legally binding and (subject to any amendments or special terms, which SFPL notifies to the Intermediary in writing in accordance with Clause 13 below), they apply to any dealings in Products, which the Intermediary may carry out with or through SFPL. By placing Business with SFPL the Intermediary is deemed to have read, understood and agreed to these Terms of Business. SFPL will not accept business on any other basis.

3.3 SFPL reserves the right in any circumstances and at its absolute discretion, not to accept Business from the Intermediary. The Intermediary shall be informed promptly if this discretion is exercised. SFPL will not accept Business from the Intermediary if it ceases to be an authorised person or an exempt person under the Act.

3.4 These Terms of Business constitute the entire agreement between the parties relating to the matters and transactions contemplated by them. The Intermediary has not relied upon any

representations other than those made by SFPL and expressly set out in these Terms of Business.

4 Agency

4.1 The Intermediary shall be the agent of its underlying customer in its dealings in relation to Business under these Terms of Business. The Intermediary has no authority whatsoever to bind or to act or hold itself out as the agent or representative of SFPL or of any SFPL Associated Company. In particular the Intermediary has no authority to collect or hold client money, subscriptions or contributions on behalf of SFPL or to advertise any of SFPL's products other than in the normal course of its business as an agent of the customer. The Intermediary may only submit an application for a Relevant Product to SFPL electronically after having obtained the customers consent.

5 Commission

5.1 All matters relating to the payment of commission by SFPL to the Intermediary shall be governed by these Terms of Business and the Commission Schedule as amended from time to time, together with the rules of FSA to the extent that such rules are applicable.

5.2 SFPL will credit or pay initial commission in respect of such Business introduced to SFPL by the Intermediary, and accepted by SFPL, as is stated to be eligible for initial commission in the Commission Schedule.

5.3 SFPL will credit or pay renewal commission in respect of such Business as is stated to be eligible for such commission in the Commission Schedule.

5.4 Subject to any express instructions given in writing by the customer regarding the identity of their adviser, renewal commission is payable only to the intermediary that SFPL in its absolute discretion recognises as the customer's adviser in respect of the Relevant Product at the time when commission is payable.

5.5 SFPL may also credit or pay commission to the Intermediary on business submitted to SFPL by another intermediary, where that other intermediary has relinquished its rights to the commission in respect of that business in favour of the Intermediary and no other person has any valid claim to such commission.

5.6 In the event of any dispute arising between two or more Intermediaries in respect of

any commission, SFPL will have the absolute discretion to decide to whom such commission shall be payable. SFPL's decision shall be final and no Intermediary will have any claim against SFPL in relation to it.

5.7 SFPL may pay indemnity commission to the Intermediary the details of which are contained in the Commission Schedule.

5.8 The following provisions apply in relation to a Relevant Product sold to a customer by the Intermediary if SFPL has agreed with the Intermediary to pay initial commission on indemnity terms ("Indemnity Commission"):

5.8.1 SFPL will pay Indemnity Commission at commencement of the Relevant Product.

5.8.2 SFPL will not be obliged to pay Indemnity Commission in relation to any Relevant Product sold to the Intermediary; or an employee of the Intermediary; or any Family Member of the Intermediary or of any employee of the Intermediary. "Family Member" includes but is not limited to a spouse, partner, co-habitee, parent, child or sibling of the Intermediary or, as the case may be, its employee.

5.8.3 Indemnity Commission will be repayable if any of the following occurs in relation to the Relevant Product during the Initial Commission Period and payment will be due when SFPL notifies the Intermediary by commission statement or letter:

- (i) the Relevant Product is terminated by reason of failure to pay a premium or contribution;
- (ii) the Relevant Product lapses or contributions cease;
- (iii) the Relevant Product is cancelled, surrendered or made paid up;
- (iv) the Relevant Product is varied by endorsement or otherwise and this results in a reduction in the commission payable;
- (v) premiums or contributions under the Relevant Product are reduced; or
- (vi) a premium/contribution holiday is taken.

5.8.4 If during the Initial Commission Period of a Relevant Product, the Intermediary transfers all or part of its business operations to another intermediary, the Intermediary will on request repay to SFPL the unearned portion of the Indemnity Commission paid in relation to the Relevant Product, which is unearned at the date of that transfer.

5.8.5 The amount of Indemnity Commission which is repayable under the above paragraphs will be a sum equal to the unearned portion of the Indemnity Commission plus interest from the date on which it was originally paid to the date of repayment calculated at the same rate used by SFPL when calculating the discount applied to determine the original amount of the Indemnity Commission.

5.8.6 The right to receive Indemnity Commission can, at any time, be immediately terminated by either SFPL or the Intermediary giving written notice to the other party.

5.8.7 Where Indemnity Commission has been paid, SFPL will give notice to the Intermediary as soon as reasonably practicable after becoming aware that a premium or a contribution has not been paid when due, or has not been paid as a result of a contribution holiday, or a contract being cancelled, or any other action by the customer as a result of which all or part of the Indemnity Commission will be repayable.

5.8.8 Whilst SFPL shall use its reasonable endeavours to inform the Intermediary of the non-payment of a premium or a contribution, any delay or failure on SFPL's part in informing the Intermediary shall not affect the liability of the Intermediary to repay any Indemnity Commission and interest in accordance with these Terms of Business.

5.8.9 SFPL reserves the right to cease paying Indemnity Commission at any time, even where commission has previously been paid in relation to the same kind of business.

5.9 Unless otherwise agreed in writing by SFPL commission (and if applicable Indemnity Commission) shall be payable to the Intermediary at the rate and on the terms contained in the Commission Schedule.

5.10 SFPL may, at its discretion, cease paying commission and renewal commission to the Intermediary:

5.10.1 if the Intermediary ceases to be an authorised or exempted person under the Act;

5.10.2 if the Intermediary ceases to have the appropriate permissions from the FSA to carry on the Business provided for hereunder;

5.10.3 in respect of any person for whom the Intermediary has ceased to be the agent; or

5.10.4 if the Intermediary shall die, become bankrupt, compound with or assign his estate or

effects for the benefit of creditors, have his goods seized in execution or, where the Intermediary is a company or partnership, if it goes into liquidation or receivership, or is subject to an administration order.

5.11 SFPL's statement of account (which may be contained in writing, disk, tape, direct on-line communication or any other method of communication agreed between SFPL and the Intermediary) shall be the primary record of commission due to the Intermediary and shall be final and binding except in the case of manifest error.

5.12 SFPL reserves the right to reclaim commission from the Intermediary in circumstances where a Plan on which commission has been paid to the Intermediary is subsequently voided by an insurer due to non disclosure.

5.13 Commission will be paid to the Intermediary using BACS at a frequency to be agreed between the Intermediary and SFPL. SFPL shall not make any payments to the Intermediary until the balance on the Intermediary's commission account exceeds £10. Sums below this figure will be held on the Statement of Account and paid at the next opportunity when aggregate commission for that period exceeds £10. SFPL may vary the limit in respect of particular transactions at its sole discretion and shall notify the Intermediary of any such variation in accordance with sub clause 12.1.

5.14 If a customer exercises any right of cancellation under ICOBS or if the Relevant Product is voided through non disclosure, no commission will be payable and any commission (including VAT where applicable) already paid by SFPL in respect of the relevant transaction shall immediately be repaid. This will be balanced in a statement of account in accordance with clause 5.11.

5.15 SFPL and any SFPL Associated Company may at any time apply and set off any amounts owed by the Intermediary to SFPL or any SFPL Associated Company against any amounts from time to time owed (by way of commission or otherwise) to the Intermediary by SFPL or any SFPL Associated Company. It is intended that this sub-clause should be directly enforceable by any SFPL Associated Company as well as by SFPL. This sub-clause will apply in relation to commission payable or reclaimed

by SFPL on behalf of the provider of a Relevant Product in the same way as it applies to other amounts owed to or by SFPL.

5.16 Where the Intermediary requests that SFPL pay part or all of the commission payable to a third party (e.g. their Network) and SFPL agree to do this and the Intermediary shall remain liable for any refund of that commission that may become payable.

5.17 SFPL reserve the right to charge the Intermediary interest on debts that have been outstanding for more than 12 weeks. The rate that will be applied is the Bank of England Base Rate plus 2%. This will be charged from week 13 onwards until such time as the debt has either been repaid by the Intermediary or offset against other commission payable in accordance with 5.15.

6 Documentation

6.1 The Intermediary shall not invite or assist a customer to purchase a Relevant Product unless and until the Intermediary has offered and provided to the customer all disclosures, warnings and other information required to be provided or offered in accordance with ICOBS.

6.2 The Intermediary must pass on to its customer immediately upon receipt without amendment, any documentation which is supplied by SFPL for the benefit of or for completion by the customer.

6.3 The Intermediary must show its FSA firm reference number and any other disclosures required under ICOBS on each proposal or application for a relevant piece of Business.

6.4 SFPL reserves the right to send communications direct to the customer although it will not normally do so save where SFPL is under a duty to do so or at the specific request of the customer.

6.5 The Intermediary must maintain and keep up to date and produce to SFPL, on request, such records, books and accounts as SFPL may reasonably require in connection with Business effected with SFPL under these Terms of Business in order to enable it to comply with any requirement of the Act or the FSA Rules.

6.6 The Intermediary shall not:

6.6.1 issue any circular, advertisement, leaflet or other promotional material or an application form or document relating to SFPL or SFPL's business unless the document in question has

been supplied by or approved in writing by SFPL;

6.6.2 alter, or omit to transmit any information, supplied by SFPL for onward transmission to the underlying customer, or supplied by the customer for transmission to SFPL;

6.6.3 except as otherwise provided hereunder make any written oral statements or representations which could in any way bind SFPL.

7 Cancellation

7.1 The Intermediary shall provide SFPL with any details or information which SFPL might require in order for it to discharge its obligations under the cancellation rules in ICOBS in the manner SFPL thinks fit, including the name and address of any customer, the terms of any agreement between the customer and the Intermediary, and whether or not the customer falls within one of the exceptions to the requirement to serve a cancellation notice, in accordance with ICOBS.

7.2 SFPL reserves the absolute discretion to elect to send a cancellation notice to the Intermediary's customer.

7.3 Where an order is cancelled by a customer in accordance with his or her rights under the provisions of ICOBS, and a shortfall calculated is payable to SFPL, the Intermediary shall be responsible for procuring the payment by the customer of that shortfall.

8 Money Laundering

8.1 The Intermediary undertakes to comply with the Anti-Money Laundering Requirements relating to customers applying for the Non-Investment Insurance Products.

8.2 Where a customer agreement, terms of business letter or similar arrangement exists that constitutes a business relationship between the Intermediary and its customer, the Intermediary undertakes full responsibility for verifying the identity of its customer and the maintenance of records with supporting evidence and methods used to verify identity as required under the Anti Money Laundering Requirements in respect of any transaction with SFPL.

8.3 The Intermediary will provide SFPL with a fully completed pro-forma Confirmation of Verification of Identity Certificate as detailed

in the current JMLSG Guidance Notes. This is in respect of all business introduced to SFPL.

9 Complaints

The Intermediary shall notify SFPL of any complaints which it receives in connection with Business placed through SFPL and shall provide SFPL with such information and documentation relating to the complaint as SFPL may reasonably request.

10 Collection of Premiums and Other Payments for Relevant Products

10.1 Unless otherwise agreed with SFPL, payment in respect of any contract effected by or through the Intermediary must be received by SFPL or the relevant SFPL Associated Company in cleared funds no later than the Settlement Date. SFPL or the relevant SFPL Associated Company shall at its absolute discretion be entitled to cancel in whole or in part, without prior notice to the Intermediary or its customer, any contract or application in respect of which payment is not made by the Settlement Date. This provision shall not be affected by any requirement to serve a cancellation notice in respect of the transaction in question.

10.2 SFPL reserves the right at its absolute discretion to defer giving effect to any order or application until after receipt of cleared funds and shall not be liable for any loss suffered by the customer as a result of such deferral.

10.3 The Intermediary shall indemnify and keep indemnified SFPL against all losses which SFPL may incur as a result of the failure of the Intermediary or its customer to make due payment on the Settlement Date in accordance with these Terms of Business. For the purpose of this paragraph losses shall include, but shall not be limited to, those losses, costs and expenses incurred by virtue of the cancellation or closing out of the transaction by SFPL or any other loss, cost or expense caused to SFPL directly or indirectly by a failure of the Intermediary to comply with sub clause 10.1 above.

10.4 In the case of repurchases or cancellations, SFPL will only draw cheques in favour of the customer.

11 Indemnity and Liability

11.1 Without prejudice to any other indemnity contained in these Terms of Business, the Intermediary shall indemnify and keep SFPL and any relevant SFPL Associated Company

indemnified against all losses, costs, damages, liabilities, charges and claims incurred by SFPL or any SFPL Associated Company directly or indirectly as a result of:

11.1.1 any breach by the Intermediary or any of its employees, directors, officers or agents of any of these Terms of Business or in tort; or

11.1.2 any failure by the Intermediary or any of its employees, directors, officers or agents to comply with the provisions of the Act, the Anti-Money Laundering Requirements or the FSA rules; or

11.1.3 the inaccuracy of any information, statement or instruction made or given to SFPL or any relevant SFPL Associated Company by the Intermediary or any of its employees, directors, officers or agents pursuant to these Terms of Business.

11.2 Without prejudice to the indemnities contained elsewhere in these Terms of Business, the Intermediary shall indemnify and keep SFPL and any SFPL Associated Company indemnified against all losses, costs, damages or claims which SFPL or any SFPL Associated Company may suffer or incur as a result of relying upon any provisions contained in an agreement between the Intermediary and its customer.

11.3 SFPL will only be liable to the Intermediary for loss arising directly as a result of negligence, fraud or wilful default by it or any of its employees or agents. SFPL shall not be liable for special, indirect, incidental or consequential damages or losses.

11.4 Nothing in these Terms of Business shall exclude any liability of SFPL for any matter for which it would be illegal for SFPL to exclude or attempt to exclude its liability or for fraud.

12 Communications

12.1 The Intermediary should address all notices and other documents for SFPL to PO BOX 1010, St Albans, AL1 9NB. Communications will not be treated as effective until received at the above address.

12.2 The Intermediary shall communicate with SFPL in writing, (which includes communicating by facsimile or electronically) although SFPL may agree to accept instructions orally. To the extent that SFPL may accept or permit oral instructions from the Intermediary

SFPL may require that the instructions to be confirmed in writing.

12.3 Any letter or other document will be deemed to have been fully served upon the Intermediary if it is sent by post or left at the Intermediary's address last notified to SFPL in writing by the Intermediary. Any letter or other document sent by first class post will be deemed to have been served on the business day following that on which the envelope containing the same is posted and in providing such service it will be sufficient to prove that such envelope was properly addressed, stamped and posted.

13 Variation and Assignment

13.1 SFPL reserves the right to vary these Terms of Business at its absolute discretion, except in so far as required by the Act:

13.1.1 no variation will affect contracts made prior to the time of the variation; and

13.1.2 not less than 10 days notice of such variation will be given to the Intermediary.

13.2 The Intermediary shall not be entitled to subcontract or transfer any rights and obligations hereunder without the prior written consent of SFPL, provided always that SFPL shall not unreasonably withhold such consent.

13.3 SFPL may assign the benefit of these Terms of Business on giving not less than 14 days prior written notice to the Intermediary.

14 Termination

14.1 Each party may terminate the agreement constituted by these Terms of Business by giving not less than 28 days written notice to the other party.

14.2 SFPL may terminate this agreement with immediate effect:

14.2.1 if the Intermediary ceases to have, or fails to obtain, any Necessary Authorisations; or

14.2.2 if the Intermediary dies, becomes bankrupt, compound with or assigns his estate or effects for the benefit of creditors, has his goods seized in execution or, in the case of a company, if any resolution or statutory demand or petition for winding up, administration or administrative, receivership or interim order in connection with a proposal to creditors for a voluntary agreement is presented by or against the Intermediary or the

Intermediary's assets or the Intermediary ceases to carry on business as a going concern.

14.3 Following termination of this agreement the Intermediary will continue to provide any necessary details relating to customers, which SFPL may require to comply with SFPL's obligations under any relevant regulatory rules or requirements.

14.4 Without prejudice to Clauses 5 and 7 hereunder, on termination the Intermediary will be entitled to receive all commission accrued and due up to the date of such termination.

14.5 Any termination effected shall be without prejudice to any rights of either party already accrued at the date of termination in respect of any obligations of the other party under these Terms of Business.

14.6 Termination of these Terms of Business shall not affect the execution and statement of orders which have been placed with SFPL prior to the notice of termination.

14.7 No compensation shall be payable to the Intermediary upon termination of these Terms of Business.

15 Data Protection Act

15.1 The Intermediary confirms that it is registered as a data user under the Data Protection Act 1998 ("DPA") and will ensure that its registration details include all persons, purposes and other particulars required to be registered under the DPA in connection with these Terms of Business. The Intermediary will comply with the DPA in transacting business with SFPL under these Terms of Business.

15.2 The Intermediary will not send personal data (as defined in the DPA) concerning its customers to SFPL by electronic means except where it is reasonable to do so with regard to the security of such data.

15.3 SFPL reserves the right to register information provided in the Intermediary's application form and other information relating to the Intermediary's Business with SFPL with credit reference agencies and/or other databases supplying or providing information for business analysis.

15.4 SFPL reserves the right to search against the Intermediaries with credit reference agencies and/or other databases.

15.5 SFPL may use or disclose personal information about the Intermediary that it holds for the provision of services under this agreement or any other agreement between the Intermediary and other SFPL Associated Companies. For the prevention of money laundering, the evaluation of the Intermediary's potential needs and the marketing of financial services products to the Intermediary, SFPL analyses and tracks performance of its business.

16 Intellectual Property

16.1 distribute any promotional documentation, pamphlets or other materials, or establish any internet sites, containing or otherwise using any trade marks, logos or other intellectual property of which SFPL or any SFPL Associated Company is the registered proprietor unless the intermediary has first obtained from SFPL a written license to do so.

16.2 Details of the licensing procedure are available from SFPL. For the avoidance of doubt, this clause shall not apply in respect of the distribution to the Intermediary's customers of materials supplied by SFPL for this purpose.

17 Compliance

17.1 The Intermediary undertakes to SFPL that:

17.1.1 it complies with and will comply with the Regulatory Requirements applicable to its activities under these Terms of Business, (in particular ICOBS), including but not limited to holding the Necessary Authorisations and maintaining appropriate professional indemnity insurance (PII);

17.1.2 it will have regard to the restrictions that may be applicable to such activities in the jurisdiction(s) in which the Intermediary conducts such Business;

17.1.3 it will do nothing, which may render SFPL or any SFPL Associated Company in breach of the Regulatory Requirements; and

17.1.4 it will procure that all its employees, directors, officers and agents comply with these Terms of Business.

17.2 The Intermediary shall comply with the requirements of ICOBS in relation to any disclosure to be made to customers.

17.3 SFPL shall not be liable for any loss suffered by an Intermediary's customer as a result of the Intermediary's failure to provide or

delay in providing any documentation or anything else required under these Terms of Business.

18 Severability and Waiver

18.1 If any provisions of these Terms of Business shall be held or made invalid by a court decision, statute or rule, or shall be otherwise rendered invalid, the remainder of these Terms of Business shall not be affected. The waiving by SFPL of any rights arising out of breach of any term of, or failure to meet any obligation under these Terms of Business on the part of the Intermediary shall not operate as a waiver in relation to another or continuing breach of the same term or of another or continuing failure to meet the same obligation by the Intermediary or in relation to a breach of any other provision of, or failure to meet any other obligation under, these Terms of Business by the Intermediary.

19 Third Party Rights

19.1 With the exception of clause 11 (indemnity and liability), neither SFPL nor the Intermediary intends any provision of these Terms of Business to be enforceable by any person other than themselves or their permitted successors or assignees; and no terms shall be enforceable by virtue of the Contracts (Rights of Third Parties) Act 1999 by any person other than SFPL and the Intermediary.

20 Laws and Jurisdiction

20.1 These Terms of Business shall be governed by and construed in accordance with English law and each party agrees to submit to the exclusive jurisdiction of the English Courts as regards any claim or matter arising under, or in connection with these Terms of Business.

Synergy Financial Products Limited

Synergy Financial Products Limited is authorised and regulated by the Financial Services Authority under Financial Services Authority No 312416.

Synergy Financial Products Limited
PO BOX 1010,
St Albans,
AL1 9NB

Adviser Support / Client Services / New
Business

Telephone: 01727 797 800 Facsimile: 01727
797 801

Website: www.sfpl.co.uk

E-mail: support@sfpl.co.uk

Registered and incorporated in England Number:
1792304 at 39 Alma Road, St Albans, AL1 3AT.

INTERMEDIARIES ACCEPTANCE OF TERMS OF BUSINESS FOR NON INVESTMENT INSURANCE BUSINESS

BUSINESS DETAILS

Full name of business (as registered with FSA/Designated Professional Body):

Company Registration No:

Trading name (if different):

Business Structure (Please tick): Limited Company Partnership Sole Trader Other

If other please give details:

Business address:

 Postcode

Telephone number (including area code):

Fax number:

Internet site:

Contact name:

Position:

Mobile:

Email:

Contact name:

Position:

Mobile:

Email:

BANK DETAILS (For commission purposes)

Bank/ Building Society:

Sort Code: - -

Account No:

Account Name:

Account Address:

 Postcode

NATURE OF BUSINESS

If you are an Independent Intermediary or an IFA please clarify what type you are:-

National

Network (registered with FSA)

Member of an FSA regulated Network

IFA single location

Other

If other (please specify):

In what area of business do you specialise?

AUTHORISATION

Are you a registered member of FSA or Designated Professional Body? (DPB)

Yes No

If no, have you applied for membership?

Yes No

Please indicate the DPB(s) of which you are a member or to which you have applied for membership.

FSA registration/membership No:

Membership category:

DPB/other registration/membership No:

Full name of DPB/other:

Network Name (if a member of a Network):

Has any application for Terms of Business with another company been refused or an agency cancelled?

Yes No

If yes, please give full details.

If you have other branches or members who will write business under these Terms of Business, please attach full names/contact address details.

Please tick if list/disc is enclosed.

SYNERGY FINANCIAL PRODUCTS LIMITED'S TERMS OF BUSINESS

I/We have read and understood Synergy Financial Products Limited's Terms of Business and agree to be bound by them in all dealings to which these terms relate. I/We authorise Synergy Financial Products Limited to make appropriate credit checks and/or take up appropriate references.

Signed:

Name:

For and on behalf of:

Position:

Date:

Note:

A director or the company secretary must sign on behalf of a company. A partner must sign on behalf of a partnership.

Synergy Financial Products Limited: PO Box 1010, St Albans, AL1 9NB.
Authorised and regulated by the Financial Services Authority No. 312416 - which can be confirmed at www.fsa.gov.uk
Registered address: 39 Alma Road, St Albans, AL1 3AT. Registered in England and Wales number: 1792304.

Tel: 01727 797 800 Website: sfpl.co.uk Email: support@sfpl.co.uk