



FINANCIAL GOAL ATTAINMENT LTD

Office Address: - Unit B3, Frieslawn Farm Centre, Hodsoll Street, Sevenoaks, Kent, TN15 7LH. Tel - 01959 563882

Calls may be recorded for training and monitoring purposes.

Registered office: - Trewenton, Bickley Park Road, Bromley, BR1 2AY.

Registered in England and Wales. Company number: 8941462.

FGA, FGA Personal and FGA SME are trading styles of Financial Goal Attainment Limited.

CLIENT AGREEMENT

- 1** This document sets out the basis on which we will conduct business with you and on your behalf. **It is an important document and we would ask you to read it carefully and if you are unsure of any of its terms please ask.**
- 2** The terms of this Agreement come into force immediately on acceptance (implied or actual) of its terms by you and will remain in force until cancelled by us or you or replaced by a later version.
- 3** **Financial Goal Attainment Ltd is authorised & regulated by the Financial Conduct Authority (FCA) under number 627917.** You can check this on the Financial Services Register by visiting www.fca.org.uk/register/ or by contacting the **FCA at 25 The North Colonnade, Canary Wharf, London, E14 5HS or telephone 0800 111 6768 (freephone).**

THE RANGE OF OUR ADVICE AND FINANCIAL PLANNING OBJECTIVES

- 4** Your adviser is **independent** and acts on your behalf as your agent. Your Adviser is therefore able to provide unbiased unrestricted advice on retail investment products based on a comprehensive and fair analysis of the market. For mortgage advice your adviser provides advice on the whole of the market.
- 5** We are permitted to give advice on retail investments, general insurance and mortgages and arrange transactions in these products. For retail investment products, this will include not just packaged products, but also structured products, all investment trusts and any other investments that offers exposure to underlying assets, but in a packaged form which modifies that exposure compared with direct holding in the financial asset. This also includes structured deposits which do not offer exposure to underlying assets but do have exposure to counterparty risk.
- 6** In order to provide you with personal financial advice and recommendations suitable for your particular circumstances we will undertake a 'fact find' to gather the appropriate information to assess your needs. We will then be able to set out clearly your financial planning objectives based on your stated objectives, acceptable level of risk and any restrictions you wish to place on the type of policies you are willing to consider. Details of your stated objectives will be set out in a Suitability Report we will issue to you to confirm our recommendation. Unless confirmed in writing, to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

- 7 You hereby acknowledge that in the event of the firm assisting you in the completion of any investment or insurance application or policy proposal forms that you will in any event continue to bear full responsibility for the accuracy and completeness of the information entered on such forms. Therefore you understand that inclusion of incorrect information or omission of any material facts may result in the insurance, investment or policy to which the application or proposal relates to being adversely adjusted, made void and/or any claim(s) made against it being refused. The advice we give you will be based on the information you have given us and your stated investment objectives including the degree of risk you will accept. It is your responsibility to advise us on any changes.
- 8 We will forward to you all documents showing ownership of your investments/contracts as soon as practicable after we receive them. All such documents may be sent by post and this would be at your risk.
- 9 We will outline from the outset whether our advice will cover your entire financial planning needs or focus on specific areas giving consideration to any restriction you place on our advice.
- 10 We require our clients to give us instructions in writing, or we may confirm our understanding in writing (by post or by email) in order to avoid possible disputes. This will usually be in the form of a proposal or application form. We will, however, accept oral instructions in certain instances provided they are subsequently confirmed in writing.

CUSTOMER CLARIFICATION

- 11 The type of client category will determine the levels of protection afforded to you under the Financial Services and Market Act 2000. The firm proposes to classify you in accordance with FCA rules as a **Retail Client** and the regulatory protection available to you will be the highest available. This agreement is personal to you and not assignable. We may accept instructions from and give information to third parties or your other advisers on your behalf where you have confirmed in writing we may do so. We cannot accept any responsibility for errors in information supplied by such persons. Where you are a trustee, director or officer of any trust, corporation or LLP requiring advice you warrant to us that you have full authority to act on behalf of the same and there are no restrictions on the limits of our advice of which we have not been made aware. We will not be responsible for advising on compliance with your trust, trustee, director or officer obligations.

THE COST OF OUR SERVICES

- 12 You will pay for our services by either a fee or a combination of fee and/or fee by payment facilitation through product charging. 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. For payment options relating to investment advice, please refer to paragraph 13. For payment options relating to mortgage advice, please refer to paragraph 14. Value added tax may be payable on some or all of the work we do. We will inform you if VAT is applicable.

INVESTMENT ADVICE

- 13 When **paying by fee**, you will pay us for our advice and services (whether you buy a product or not) at an amount or a rate agreed before we commence any work. Our fees may include VAT. Where this is the case you will be informed and invoiced accordingly.

13.1

Our hourly rates are:

Director	£250.00 per hour
Financial adviser	£150.00 per hour
Administration	£75.00 per hour

Our fixed fees are:

Initial Meeting:	Free
Initial financial review:	£1,500.00
Implementation:	£300.00

These fees are indicative only and in any event are subject to review annually on 31/01. In cases that we deem to be complex in nature, our fees may be higher than our stated rates. However we will always provide you with a breakdown of our estimated fee and agree this with you prior to undertaking any work.

For example our fees as a percentage of the funds invested and the percentage monetary values are:

Amount Invested	% Fee	Fee
£50,000	3.00*	£1,500
£100,000	3.00*	£3,000
£500,000	3.00*	£15,000
£500,000 plus	By Negotiation	By Negotiation

* By Individual Negotiation

You may wish to set a fixed amount of fees that cannot be exceeded without further reference to you, in which case please speak with your Adviser. Where charging a fixed fee we will provide you with a fee agreement showing the actual fee that will be payable for the agreed service being provided. Where charging an hourly rate we will provide a letter of engagement to indicate how much we might charge in total.

Your Payment Options

Settling your adviser charge through a single payment

You will be required to settle the payment of our fees on completion of our work in 28 days. We accept cheque or card payments. We do not accept payment by cash. You will be provided with a receipt upon payment.

Settling your adviser charge by instalments

Paying by instalments through your recommended product

If you buy a financial product, you can choose to have your adviser charge deducted from the product through instalments. Although you pay nothing to us up front, that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product. These deductions will pay towards settling the adviser charge. These deductions could reduce the amount left for investment.

How your payment plan works

Total monthly premium payable	£250
Total cost of advice	£600
Monthly payment for advice	£50
Length of repayment period	12 months

Monthly Payments: £50 per premium Period: 12 Months
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Advice: £50
Invested: £200

These instalments will be deducted from the premium you pay each month and allocated towards settling the adviser charge. For example, the total cost of advice is £600. You have been recommended a regular premium product of which £250 will be paid each month. £50 will be taken from this amount to pay off your adviser charge over 12 months. The remaining £200 will be invested during this time. At the end of this period the adviser charge would have been settled in full. From month 13 the full £250 will be invested.

Keeping up with your payments

If you fail to keep up repayments of the adviser charge we will terminate our relationship.

13.2

You may elect that we are remunerated **by fees and offset fees (paid by a product provider)** the actual amounts will depend on the service provided to you but will be in line with the arrangements set out above in section 13 headed “**Investment Advice**”.

The fee will not exceed the rates shown in this document. We will agree the rate we will charge before beginning work and we will tell you if you have to pay VAT. The fee will become payable on completion of our work. You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first.

Pure Protection Products

13.3

If you buy a protection product you may elect that we are remunerated **by commission**. The commission is paid directly by the provider. Although you pay nothing up front that does not mean our service is free. The commission paid to us forms part of a ‘product charge’ which you pay when you purchase the product. Product charges pay for the product provider’s own costs and any commission payable to third parties.

You may elect that we arrange for the protection premium to be discounted by the commission that otherwise might have been payable under the policy recommended. In this instance you will need to pay a fee appropriate to cover our advice and work, in accordance with paragraph 13.1 above.

The amount of commission we receive will vary depending on the type of policy and (sometimes) the term of the policy or your age, as in the following example:

If you were to pay £20 per month towards a Critical Illness policy we may receive commission of 0.73% of the sum assured £61422 and 0.01% of the sum assured, roughly £6.00 every year after the fourth year.

Payment for Ongoing Services

13.4

Details of these different levels of services are contained in our Service Proposition and Engagement document. We will agree separately the level of on-going services at the time of, or prior to, making our recommendation(s) to you. Typically, our costs range from 0.5% to 1% per annum but usually paid monthly in arrears based on the respective value.

Where we agree to provide ongoing services, you can choose to cancel this at any time by providing us with written confirmation of your decision. Payments would then cease within 7 business days or after collection of any due proportion of any period charges if later.

The charges listed above can be deducted from your investments or paid directly by you as you decide.

14 MORTGAGES

Our Fees for Mortgage Advice

In accordance with the regulatory requirements, for providing mortgage advice there is:

- A fee of £500 is payable on completion (of) a mortgage. We will also be paid commission from the lender.

Refund of Fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- As no fees are paid up front there will be no refunds given

- 15** We may also receive commission or other form of benefit from working with the issuer of a security, a product provider or from another intermediary. We will inform you before the transaction if we are likely to receive such commission or form of benefit from recommending any product to you.
- 16** In respect of any regular premium policy which we may recommend, should you subsequently cease to pay premiums on the policy and as a result of your cancellation we are obliged to refund product charges or other commission that has been paid to us we reserve the right to charge you a fee representing the amount we have to repay, for a period of up to four years after commencement of the policy. We will not charge such fee if you exercise your right to cancel in accordance with the cancellation notice sent to you by the product provider.

CLIENT MONEY

- 17** For your additional security **we do not handle client's money**. We never accept a cheque made out to us (unless it is a cheque in settlement of our fees or other charges or disbursements for which we have sent you an invoice). We do not handle cash. Cheques for payment will be required to be paid direct to the insurance provider.

ACCOUNTING TO YOU

- 18** We will make arrangements for all your investments/contracts to be registered in your name unless you first instruct us otherwise in writing. You have a right to inspect copies of contract notes and entries in our records in relation to transactions on your behalf. In that request we reserve the right to give you copies of such documents rather than access to the original records.

We will forward to you all documents showing ownership of your policies as soon as practicable after we receive them. Where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

- 19** We subscribe to the Financial Services Compensation Scheme (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. You will find up-to-date details of the FSCS's compensation limits, eligibility and details of how to make a claim on its website www.fscs.org.uk. As at 16/04/2014, the limits are:

Investment

Most types of investment business are covered for 100% of the first £50,000.

Insurance

Insurance advising and arranging is covered for 90% of the claim with no upper limit.

Home finance products mortgages and home purchase plans

Advising on or arranging house purchase finance is covered for 100% of the first £50,000 (per person).

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

COMPLAINTS

- 20** If you should have any complaint about the advice you receive or a product you have bought please write or call the **Compliance Director at Financial Goal Attainment Ltd, Unit B3, Frieslawn Farm Centre, Hodsoll Street, Sevenoaks, Kent, TN15 7LH. Tel - 01959 563882.**

If following our subsequent investigation and response you are still not satisfied you may contact the Financial Ombudsman Service (www.financial-ombudsman.org.uk; South Quay Plaza, 183 Marsh Wall, London, E14 9SR). Full details are contained within our internal complaints procedure, which is available to you on request at any time.

CANCELLATION RIGHTS

- 21** The cancellation rights for each individual policy you have been advised on will be explained to you in your suitability report which we will give you before or at the time you confirm or carry out the transaction. Where the provider is already in receipt of the investment proceeds and cancellation is requested within the cancellation period we will instruct the provider to refund the proceeds net/gross of the adviser charging agreed.

MATERIAL INTERESTS

- 22** We are not connected to any product provider, but occasions can arise where we, or one of our other customers, will have some form of interest in business, which we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions. There may be occasions when we will be unable to act for one of the parties.
- 23** As a consequence of such potential conflicts arising, we have put arrangements in place to ensure our clients are treated fairly. We have also implemented a conflicts of interest policy to help us manage such risks, which you may access on request.

RISK WARNINGS

- 24** Relevant risk warnings will be advised to you throughout the financial planning process and in your suitability report.

The value of investments may go down as well as up, and you may not get back the amount invested. Levels of income from investments may fluctuate. We cannot be held liable for any depreciation in the value of investments arranged for you. Non-readily realisable investments will generally have a restricted market, and therefore it may be difficult to deal in that investment or to obtain reliable information about its value.

For mortgages please be aware that your home may be repossessed if you do not keep up repayments on your mortgage.

For insurance products, your insurance policy may lapse if you do not keep up to date with regular premium payments and you may not be covered if a claim is made.

TERMINATION OF AUTHORITY

- 25** You or we may terminate our authority and/or this agreement to act on your behalf at any time without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to this client agreement unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees which may be outstanding.

ANTI MONEY LAUNDERING

- 26** We are required by the anti-money laundering regulations to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose, we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

DATA PROTECTION

- 27** We have developed separate documents specifically for your benefit within the General Data Protection Regulation. When issued please take time to read them.

TELEPHONE CALLS

- 28** You agree to us recording telephone calls.

GOVERNING LAW & JURISDICTION

29 LIABILITY

You agree to indemnify us in relation to any acts, proceedings or claims which we incur directly or indirectly as a result of our acting under this agreement save that this indemnity shall not apply to the extent it arises out of our negligence, fraud, breach of this agreement or our regulatory responsibilities.

- 30** We reserve the right to amend this agreement at our discretion where changes in regulation or law necessitate by giving you notice in writing. You will also be given the option to accept our new agreements or terminate our authority. This agreement shall be governed by and construed according to English law. Any disputes shall be determined in the jurisdiction of the English Courts.
- 31** Where a formal written notice is required by this agreement then it shall be in writing (not email unless agreed in advance by the parties) and sent by first class post and deemed effective two business days after posting.

FORCE MAJEURE

- 32** Financial Goal Attainment Ltd shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

CLIENT'S CONSENT

Privacy Notice

Why should you read this document?

During the course of dealing with us, we will ask you to provide us with detailed personal information relating to your existing circumstances, your financial situation and, in some cases, your health and family health history (**Your Personal Data**). This document is important as it allows us to explain to you what we will need to do with Your Personal Data, and the various rights you have in relation to **Your Personal Data**.

What do we mean by “Your Personal Data”?

Your Personal Data means any information that describes or relates to your personal circumstances. **Your Personal Data** may identify you directly, for example your name, address, date of birth, National Insurance number. **Your Personal Data** may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity.

In the context of providing you with assistance in relation to your Investment/Mortgage/Finance and/or Insurance (delete as appropriate) requirements Your Personal Data may include:

- Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity
- Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/other benefits), employment history
- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents
- Health status and history, details of treatment and prognosis, medical reports (further details are provided below specifically with regard to the processing we may undertake in relation to this type of information)
- Any pre-existing investment/mortgage/finance and/or insurance (delete as appropriate) products and the terms and conditions relating to these

The basis upon which our Firm will deal with Your Personal Data

When we speak with you about your investment/mortgage/finance and/or insurance (delete as appropriate) requirements we do so on the basis that both parties are entering a contract for the supply of services.

In order to perform that contract, and to arrange the products you require, we have the right to use **Your Personal Data** for the purposes detailed below.

Alternatively, either in the course of initial discussions with you or when the contract between us has come to an end for whatever reason, we have the right to use **Your Personal Data** provided it is in our legitimate business interest to do so and your rights are not affected. For example, we may need to respond to requests from mortgage lenders, insurance providers and our Compliance Service Provider relating to the advice we have given to you, or to make contact with you to seek feedback on the service you received.

On occasion, we will use **Your Personal Data** for contractual responsibilities we may owe our regulator The Financial Conduct Authority, or for wider compliance with any legal or regulatory obligation to which we might be subject. In such circumstances, we would be processing **Your Personal Data** in order to meet a legal, compliance or other regulatory obligation to which we are subject.

The basis upon which we will process certain parts of Your Personal Data

Where you ask us to assist you with for example your insurance needs, in particular life insurance and insurance that may assist you in the event of an accident or illness, we will ask you information about your ethnic origin, your health and medical history (**Your Special Data**). We will record and use Your Special Data in order to make enquiries of insurance providers in relation to insurance products that may meet your needs and to provide you with advice regarding the suitability of any product that may be available to you.

If you have parental responsibility for children under the age of 13, it is also very likely that we will record information on our systems that relates to those children and potentially, to their Special Data.

The arrangement of certain types of insurance may involve disclosure by you to us of information relating to historic or current criminal convictions or offences (together "**Criminal Disclosures**"). This is relevant to insurance related activities such as underwriting, claims and fraud management.

We will use special Data and any Criminal Disclosures in the same way as **Your Personal Data** generally, as set out in this Privacy Notice.

Information on Special Category Data and Criminal Disclosures must be capable of being exchanged freely between insurance intermediaries such as our Firm, and insurance providers, to enable customers to secure the important insurance protection that their needs require.

How do we collect Your Personal Data?

We will collect and record **Your Personal Data** from a variety of sources, but mainly directly from you. You will usually provide information during the course of our initial meetings or conversations with you to establish your circumstances and needs and preferences in relation to investment/mortgages/finance and insurance (delete as appropriate). You will provide information to us verbally and in writing, including email.

We may also obtain some information from third parties, for example, financial product providers, credit checks, information from your employer, and searches of information in the public domain such as the voters roll. If we use technology solutions to assist in the collection of **Your Personal Data** for example software that is able to verify your credit status. We will only do this if we have consent from you for us or our nominated processor to access your information in this manner. With regards to electronic ID checks we would not require your consent but will inform you of how such software operates and the purpose for which it is used.

What happens to Your Personal Data when it is disclosed to us?

In the course of handling **Your Personal Data**, we will:

- Record and store **Your Personal Data** in our paper files, mobile devices and on our computer systems (*websites, email, hard drives, and cloud facilities*). This information can only be accessed by employees and consultants within our Firm together with our IT business partners (who have also undertaken the required training within GDPR) only when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service
- Submit **Your Personal Data** to Product Providers/Platform Providers/Mortgage Lenders/Commercial Lenders and/or Insurance Product providers (delete as appropriate), both in paper form and on-line via a secure portal. The provision of this information to a third party is essential in allowing us to progress any enquiry or application made on your behalf and to deal with any additional questions or administrative issues that lenders and providers may raise.
- Use **Your Personal Data** for the purposes of responding to any queries you may have in relation to any investment/mortgage/finance product or insurance policy (delete as appropriate) you may take out, or to inform you of any developments in relation to those products and/or policies of which we might become aware

Sharing Your Personal Data

From time to time **Your Personal Data** will be shared with:

- Investment Providers/Mortgage lenders/Finance lenders and insurance providers (delete as appropriate)
- Third parties who we believe will be able to assist us with your enquiry or application, or who are able to support your needs as identified. These third parties will include but may not be limited to, our Compliance Advisers, Product specialists, estate agents, providers of legal services such as estate planners, conveyancing, surveyors and valuers (in each case where we believe this to be required due to your particular circumstances).

In each case, **Your Personal Data** will only be shared for the purposes set out in this customer privacy notice, i.e. to progress your investment/mortgage/finance and/or insurance (delete as appropriate) enquiry and to provide you with our professional services.

Please note that this sharing of **Your Personal Data** does not entitle such third parties to send you marketing or promotional messages: it is shared to ensure we can adequately fulfil our responsibilities to you, and as otherwise set out in this Customer Privacy Notice.

We do not envisage that the performance by us of our service will involve **Your Personal Data** being transferred outside of the European Economic Area.

Security and retention of Your Personal Data

Your privacy is important to us and we will keep **Your Personal Data** secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard **Your Personal Data** against it being accessed unlawfully or maliciously by a third party.

We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us, such as not sending confidential information over unprotected email, ensuring email attachments are password protected or encrypted and only using secure methods of postage when original documentation is being sent to us.

Your Personal Data will be retained by us either electronically or in paper format for a minimum of six years, or in instances whereby we have legal right to such information we will retain records indefinitely.

Your rights in relation to Your Personal Data

You can:

- Request in writing copies of **Your Personal Data** that is under our control
- ask us in writing to further explain how we use **Your Personal Data**
- ask us in writing to correct, delete or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request)
- ask us in writing to send an electronic copy of **Your Personal Data** to another organisation should you wish
- change the basis of any consent you may have provided to enable us to market to you in the future (including withdrawing any consent in its entirety)

How to make contact with our Firm in relation to the use of Your Personal Data

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact:

- Jeremy Marsh, Director, Financial Goal Attainment Ltd
- Tel: 01959 563882
- Email: jeremy@financialgoalattainment.uk
- Address: Financial Goal Attainment Ltd, Unit B3, Frieslawn Farm Centre, Hodsoll Street, Sevenoaks, Kent, TN15 7LH.

If we feel we have a legal right not to deal with your request, or to action, it in different way to how you have requested, we will inform you of this at the time.

You should also make contact with us as soon as possible on you becoming aware of any unauthorised disclosure of **Your Personal Data**, so that we may investigate and fulfil our own regulatory obligations.

If you have any concerns or complaints as to how we have handled **Your Personal Data** you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their website at <https://ico.org.uk/global/contact-us/> or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Data Subject Consent Form

I hereby allow **Financial Goal Attainment Limited** to process my personal data for the purpose stated in the Privacy statement above.

Signed:

Print Name:

Date:

Marketing and E-Marketing Consent

I, hereby, allow **Financial Goal Attainment Limited** to process my personal data for the purpose of Marketing. By providing your consent, you agree that we may market you regarding products and services that may be of interest to you and by the communication method that we agree to.

IMPORTANT NOTES: Marketing by our Firm

If you do not indicate your agreement for **us** to make contact with you, we may be unable to provide you with details of products or services that may suit your needs and circumstances.

Please indicate below by ticking your preferred method of contacting you for marketing purposes:

Post

Phone

Email

Signature:

Date:

Data Subject Consent Form

I hereby allow **Financial Goal Attainment Limited** to process my personal data for the purpose stated in the Privacy statement above.

Signed:

Print Name:

Date:

Marketing and E-Marketing Consent

I, hereby, allow **Financial Goal Attainment Limited** to process my personal data for the purpose of Marketing. By providing your consent, you agree that we may market you regarding products and services that may be of interest to you and by the communication method that we agree to.

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If you do not indicate your agreement for **us** to make contact with you, we may be unable to provide you with details of products or services that may suit your needs and circumstances.

Please indicate below by ticking your preferred method of contacting you for marketing purposes:

Post

Phone

Email

Signature:

Date:

Parental Consent Form

I, _____, confirm that _____ is below the age of 13 years old and I am consenting on their behalf that **Financial Goal Attainment Limited** can process personal data relating to _____ for the purpose of _____ which is attached to this declaration.

Signed by Parent / Guardian:

Date:

Request actioned:

Signed by:

Date:

Parental Consent Form

I, _____, confirm that _____ is below the age of 13 years old and I am consenting on their behalf that **Financial Goal Attainment Limited** can process personal data relating to _____ for the purpose of _____ which is attached to this declaration.

Signed by Parent / Guardian:

Date:

Request actioned:

Signed by:

Date: