about us

Our fees, services and client agreement

Trafalgar Square Financial Planning Consultants
Office 01/10, The Gatehouse
1 Armoury Way
London SW18 1TH

This document provides you with details of our services and their cost, our and your commitment and our regulator. Please read this document carefully and if you do not understand any point, please ask for further explanation.

Who Regulates Us

We are authorised and regulated by the Financial Conduct Authority. Our regulated activities comprise advising on and arranging general insurance products and mortgages to include first and second charges. We offer independent advice. Our FS register number is 305726.

The FCA's contact details are: 12 Endeavour Square, Stratford, London E20 1JN. Tel: 0800 111 6768 (Freephone)

Client Categorisation

We will treat you as a Retail Client unless we agree with you otherwise. Retail clients have the highest level of protections under the regulatory regime. We will communicate to you in English both verbally and in writing.

Conflicts of Interest

We will notify you in writing of any conflict of interest that may exist between the work we are doing for you and any of our other clients or ourselves. We will tell you about the extent of any conflict of interest that exists or that may arise and if necessary, make arrangements for another company to act as your agent.

Appointment as Advisers

Your agreement to appoint us as your advisers will apply from the date that you receive this document and ask us to act for you.

Termination of our Services

We may terminate this agreement by giving you at least 20 business days' written notice.

You may terminate this agreement at any time, without penalty. Notice of termination must be given in writing and will take effect from the date of receipt.

Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing. Termination will not prejudice the completion of transactions already initiated on your behalf or any rights or obligations already arising.

You will be liable to pay for any services we have provided before cancellation and any outstanding fees, if applicable.

Your Aims

We can offer you a full review service with the aim of making you aware of any shortfall that you may have within the areas of our authorisation. You should let us know about any specific aims that you may have.

Please note that any products we have arranged for you will only be kept under review as part of an agreed ongoing service for which you agree to pay. Any ongoing service will be agreed with you in writing in a fee and services agreement. We may contact you in the future by means of an unsolicited promotion (by telephone, email or post) should we wish to discuss the relative merits of a particular product or service which we feel may be of interest to you.

Restrictions

You have the right to tell us not to make any particular recommendations or to exclude specific companies, products or market areas from our research where, for example, you have had a previous bad experience. You need to let us know about any specific restrictions that you want to place on us.

Client Money

We are not permitted to handle client money, and we cannot accept a cheque made out to us (unless it is in respect of an item for which we have sent you an invoice) or handle cash.

Right to Cancel

We will tell you about your right to cancel or withdraw from a contract with a product provider before you fill in any application form. We will remind you of these rights to cancel or withdraw in writing before any transaction is completed. We will also let you know if this right to cancel does not exist for an application if, by law, the company has to complete the transaction as soon as they receive the application.

What do I do if I have a Complaint?

If you want to register a complaint, please write to us at the address given at the head of this document or telephone us on 020 8870 8787. A summary of our procedures for handling complaints is available on request.

If we are unable to settle your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service at: **Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123 (mobile). Website: www.financial-ombudsman.org.uk".**

The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from this scheme if this firm ceases to trade and as a result of our advice you have suffered a financial loss. This depends on the type of business and the circumstances of the claim.

For Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

For Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £85,000.

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

Data Protection

We are the data controller for the personal information you give us and for the information we obtain about you from others. We handle it in accordance with the UK General Data Protection Regulation and the Data Protection Act 2018, as amended by the Data (Use and Access) Act 2025.

We use your information to assess your needs and give you advice, to arrange and administer the products you choose, and to deal with your enquiries. Our lawful basis for this is that the processing is necessary to perform our contract with you or to take steps at your request before entering into one. We also process your information to comply with legal and regulatory obligations, including anti-money laundering and sanctions checks and the record-keeping the Financial Conduct Authority requires of us, and for our legitimate interests in fraud prevention, quality monitoring, security and running our business. Where we need to use information about your health, or to market to you by electronic means, we will ask for your consent separately, and you may withdraw it at any time.

We do not require your consent to general processing as a condition of acting for you. Full details of what we collect, who we share it with, how long we keep it and the rights you have — including your right to complain to us and to the Information Commissioner — are set out in our Privacy Notice, which is issued to you with this document and is also available at www.trafalgarsq.co.uk.

Anti-money laundering

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. These checks involve disclosing your details to credit reference agencies and to electronic verification and screening providers, who act as separate data controllers. We do this to comply with our legal obligations under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017, not on the basis of your consent. An identity check of this kind is not a credit application, it is not a lending decision and does not affect your credit score.

Which Service Will We Provide?

Insurance

Where we provide general insurance advice and protection planning services, we are an insurance intermediary and will provide advice which is based on a fair and personal analysis of the market. This means that we consider a wide range of financial strategies and products. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients.

Home Finance Products

Mortgages

We offer a comprehensive range of mortgages from across the market but not deals that you can only obtain by going direct to a lender. We will make a recommendation for you after we have assessed your needs. You have the right to ask for information on the commission paid by different lenders.

How much will our services cost?

Not all firms charge for advice in the same way. We will discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid.

We will agree the rate we will charge you before beginning 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. We will tell you if you have to pay VAT.

Your Payment Options

Insurance

We receive commission payable by the insurance provider, which is a percentage of the total annual premium.

Mortgages

We will charge you a fee of £599.00 payable when you apply for a mortgage. We will also receive commission from the lender. For specialist, ex-pat and commercial mortgages we will charge a fee of between £599.00 and 1% of the loan amount, agreed upfront with your individual Broker.

You will receive an illustration when considering a particular mortgage, which will tell you about any fees relating to it.

If we charge you a fee and your mortgage does not go ahead you will receive a refund less a £199 non-refundable admin fee. You will not receive a refund if the mortgage lender issues you an Offer.

Commercial

We will discuss and agree the fee structure at the initial enquiry stage.

By signing below, you confirm that you have received our Privacy Notice, which explains how we use your personal information, and that you agree to us acting for you on the terms of this document. Signing does not give consent to the processing of your personal information; we do not rely on your consent for the services described here.

Client Name		**Client Name**	
Client Signature		**Client Signature**	
Date		**Date**	