

Who You Are Dealing With

During our meeting today we have discussed various aspects of your financial circumstances and the extent to which you are likely to require my services

- **EITHER** as an independent financial adviser
- **OR** to assist you with the management of your unsecured debt

I am required to clarify the basis upon which I will be advising you in the event that you chose to contact me again with regard to either of these two options. I am providing this clarification to ensure that my future dealings with you are fair and transparent.

I have provided you with this information prior to you entering into any binding arrangement for me to provide services of any nature to you.

Independent Financial Advisory Services

If you contact me again to advise you generally in connection with your financial affairs, including if applicable, consideration of your arrangements in relation to your mortgage, insurances, investments and pensions I will be operating in this capacity as an Appointed Representative of **Personal Touch Financial Services Limited** (Company Number 3406454) (PTFS).

What this means for you:

- PTFS is regulated in the conduct of its business by the Financial Services Authority (FSA).
- I will be obliged to conduct the advisory process with you in accordance with all FSA regulations and the requirements of PTFS and I can offer you independent advice in relation to a number of financial services products across the whole of the market.
- Any complaints with regard to the services I provide to you will be dealt with by PTFS whose address is Trinity 3, Trinity Park, Solihull, Birmingham B37 7ES

Advice in Connection with the Management of your Unsecured Debt

If you contact me again to advise you specifically with regard to the management of your unsecured debt I will be operating in this capacity as a representative of **Personal Touch Debt Solutions Limited** (Company Number 6661454) (PTDS).

What this means for you:

- The debt management activities that I and PTDS undertake on your behalf are not regulated by law. PTDS is however a member of the Debt. Resolution Forum (DRF) and complies with the guidance issued from time to time by the Office of Fair Trading for the debt management industry.
- The DRF promotes professional standards for resolving debtors' financial problems, focused on the quality of advice provided to consumer debtors by all DRF members.
- Any complaints with regard to the services I provide to you will be dealt with by PTDS whose address is Trinity 3, Trinity Park, Solihull, Birmingham B37 7ES.

The Nature of the Business Relationship between PTFS and PTDS

PTFS and PTDS are each subsidiary companies of Personal Touch Holdings Limited (Company Number 5872883) (**PTHL**).

Other than this common ownership, and the fact that I am a representative of each of PTFS (for independent financial advisory services) and PTDS (for debt management services) each of PTFS and PTDS are independent businesses in their own right.

PTHL is the ultimate holding company of the Personal Touch group of companies.

Each of PTFS and PTDS are separately licensed by the OFT with regard to consumer credit activities the details of which are as follows:

PTFS Consumer Credit Licence Number: 0461017

PTDS Consumer Credit Licence Number: 0620547

Please let me know if you require any further clarification of basis upon which I may be of assistance to you in the future.

I would be grateful if you could indicate below confirmation of the receipt of the information provided in this document.

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Signed

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Date

Print Name