SURREY WEALTH

INFORMATION ABOUT OUR SERVICES

JANUARY 2026

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ABOUT US AND HOW WE ARE REGULATED

Surrey Wealth Ltd, 8 Manor House, 19 Church Street, Leatherhead, KT22 8DN, is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Number is 833211.

Our contact telephone number is 01372 877 410 and our email address is enquires@surreywealth.co.uk.

You can check this on the Financial Services Register by visiting the website https://register.fca.org.uk/ or by contacting the FCA on 0800 111 6768.

The Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN.

What is our commitment to you?

Prior to providing you with any advice we will take time to understand your current needs, circumstances and attitude to risk (where applicable). Any advice provided will be confirmed to you in writing.

Surrey Wealth Ltd takes all our regulatory responsibilities very seriously and we ensure that all our staff are required to demonstrate their competence to undertake their role and our business is structured in a manner that is designed to meet in full all the requirements set by our regulator, the Financial Conduct Authority, and under European Securities and Market Authority rules.

How are you today?

At some point throughout our lifetime, any of us might need extra support and help at a particular time. This can be due to how we are feeling (or health or disability) or due to a certain life event occurring, or even a language barrier.

If you feel you need extra support and help at this time, do let us know, in confidence, so we can make your journey with us the very best it can be.

How we will communicate with you

Unless you advise us otherwise, we will communicate with you via the following methods of communication, Face to Face, E-mail, Telephone, SMS Text Messaging, Personal Finance Portal (PFP), WhatsApp and Letter.

How do we look after your personal data?

For details of our Data Protection policy, please see our Data Protection Notice, which will be provided separately to you.

Accounting to you

We will forward to you any documents we receive in relation to business transacted as soon as practicable; 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.

OUR GOVERNANCE ARRANGEMENTS

Introductions to a third party

We may receive a fee for making introductions to third party product or service providers. Should we receive a fee we will confirm in writing to you what that fee will be.

When acting as an introducer, marketer or promoter of a scheme, no responsibility is accepted for any matters arising from the referral to the scheme product provider. It is your responsibility to ensure that you enter into separate Terms & Conditions with the third-party advisor.

How do we deal with your money?

Surrey Wealth Ltd does not handle clients' money. We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

Conflicts of interest

We have a legal and regulatory obligation to take all appropriate steps to identify and to prevent or manage conflicts of interest from arising. In the event of any of our business interests or activities creating a potential conflict of interest we will ensure that we take all appropriate steps to manage the potential conflict by maintaining robust systems, controls and staff training. In the unlikely event that we are unable to prevent the potential conflict, we will fully disclose to you, the general nature and/or sources of conflicts of interest and the steps taken to mitigate those risks.

Further details of our conflict of interest policy are available upon request.

Other benefits we may receive

We will not receive any financial inducement or gift that will in any way compromise our ability to provide you with suitable advice.

INVESTMENT AND PENSION ADVICE SERVICE

What are our investment and pension advice permissions?

Surrey Wealth Ltd is permitted to advise on and arrange (bring about) deals in investment contracts.

Why do you need to classify me as a client for this advice?

Surrey Wealth Ltd classifies all clients as 'retail clients' for investment business, which means you are afforded all protections under the rules of the Financial Conduct Authority. This is explained further under the headings "What if I need to Complain?" and "What would happen if the provider you recommend to me were to go out of business?"

Should you wish to be classified differently for investment business, please discuss this with your adviser. Please note that should you wish to be considered as a different category of customer for investment business, such as a professional client or eligible counterparty you must inform us in writing. We will provide you with a new client agreement and you may lose a number of protections which will be outlined in that new agreement.

Best Execution

It is our policy to transact your business in order to achieve the best possible results in terms of the:

- Price of products, providers and services
- Cost of advice
- Speed
- Size and Nature of the transaction
- Effectiveness of the Platform/Provider/Service Provider

What is the nature or scope of our advice to you?

Independent Advice

We will only provide advice and make a recommendation to you having fully assessed your financial needs and objectives.

This means that we will spend some time discussing with you: what you want to achieve financially and see if the advice and services that we offer are going to be appropriate to address them.

It is important to us that you fully understand how we go about doing this, so please do ask us for more detail if anything is unclear to you.

Our Investment and pension proposition

We have constructed an investment proposition that has been designed over time to meet many of our client's needs. Often our clients share common characteristics in terms of their financial circumstances and financial objectives. Where our investment proposition is not going to be suitable to meet your needs, we will look outside of this to find a bespoke solution that will.

Financial Products

In respect of the financial products that we use, we do not restrict ourselves to certain types of products. We will look across a range of products which are called Retail Investment Products, we will also look at Cash ISAs, National Savings Products and structured products as well. We use research tools to select these products using criteria set to meet your needs and will not use pre-determined lists or only a small range of preferred providers. We aim to find the right product to meet your needs on each and every occasion.

Product Providers

In respect of the product providers that we use: we do not restrict our advice to certain companies. Instead, we use research tools to help us find the company that provides the right products to meet your needs.

How and when will I pay for your advice?

Introduction

Before recommending a product, we will make suitability checks to ascertain your relevant knowledge, experience, objectives, financial situation and your ability to bear losses.

Prior to any transaction we will provide you with a suitability report outlining any recommendations we have made including the selling, holding or buying of investments.

To ensure that you are always fully aware of our advice costs and how and when you are going to be asked to pay for this, we will always confirm this verbally and in writing to you, asking for your consent by signing our fee and service agreement. We will confirm the exact amount and your preferred payment method.

Generally, we will ask you to pay for our services at the end of the advice process and we will confirm this to you in our fee and servicing agreement.

Please note that if you have paid for our advice by way of a cheque, and you subsequently cancel the policy within the statutory cooling off period, we will partially refund the fee received.

We will provide with the following service, the cost of which is covered by our implementation fee.

- A full explanation of our company, how we work and a written explanation of the services that our company offers, so that you will fully understand the level of services and advice you can expect from us
- A full financial review will always be offered in order to understand and agree with you; your needs and objectives based on a comprehensive review of your current financial position. Full details of our financial review service are confirmed in our client engagement letter.
- Completion of a detailed risk analysis assessment to fully understand your attitude and tolerance to risk
- Research of the market place to ensure the most appropriate provider is recommended
- All our advice will be confirmed in writing
- We will forward any policy documents(s) to you as required.

Lump Sum Investment Business

It is our company policy to offer you a choice on how we are paid for the Implementation Fee on any lump sum investment business. You may pay us for our initial advice by way of a percentage of the funds invested, a fixed fee or an hourly rate.

Please note if you pay our fee by way of a separate cheque 100% of the investment amount will be invested.

What do I have to pay you for my advice on investments and pensions?

Initial advice

Payment by Fee (Initial Advice)

You may pay us for our initial advice by way of a percentage of the funds invested, a fixed fee or an hourly rate.

Please note if you pay our fee by way of a separate cheque 100% of the investment amount will be invested.

Example of our implementation fee as a percentage of the funds invested

Example Investment	Typical charge on the first £250,000 is 2%	Typical charge from £250,001 plus is 1%	Total Fee	Amount Invested
£100,000	£2,000		£2,000	£98,000
£250,000	£5,000		£5,000	£245,000
£500,000	£5,000	£2,500	£7,500	£492,500
£750,000	£5,000	£5,000	£10,000	£740,000
£1,000,000	£5,000	£7,500	£12,500	£987,500

All figures quoted are purely for example, the actual fee paid will depend on the complexity of the work undertaken and will be confirmed to you in our fee and servicing agreement prior to any work being undertaken.

Hourly Rates

Fees payable will be calculated by taking into account the number of hours required to undertake the work and the hourly rate of the individual carrying out the work.

If work is undertaken purely on an hourly rate basis you may also ask us not to exceed a given amount without checking with you first or we may agree a fixed fee for work undertaken.

Example of our fee charged at an hourly rate for

Staff Role	Hourly Rate	Estimated Hours	Total Staff Cost
Financial Adviser	£250	6	£1,500
Paraplanner	£120	6	£720
Administrator	£50	5	£250
Total Charge			£2,470

All figures quoted are purely for example, the actual fee paid will depend on the complexity of the work undertaken and will be confirmed to you in our Fee and Servicing Agreement prior to any work being undertaken.

What if I want to cancel our initial advice arrangements with you?

Termination of Our Services (Initial Advice)

You or we may terminate our authority to act on your behalf at any time. You will be liable to pay for any advice or services that you have received prior to the date of termination. This means that where we have agreed the advice and services that we will provide for you and we have agreed to receive payment for these, either by means of a fee for investment business or by receiving commission from a provider for non-investment business you will have to pay us for any work we have completed up to the date of termination.

What will I have to pay you if I want an on-going service from you?

Ongoing Service Option

Once you have decided to implement your Financial Plan it is recommended to benefit from ongoing monitoring and review. Surrey Wealth Ltd has created services to assist you towards achieving your identified goals.

Full details of our financial review service are contained in our Fee and Services Agreement. We will agree with you the frequency of these meetings and the service you will receive.

Our ongoing service option incorporates a periodic suitability review of the investments we have recommended, this is to ensure the original recommendation remains suitable. This periodic assessment will be completed at least annually, however, the frequency may be increased when taking into account your risk profile and the types of financial products that have been recommended.

Example of ongoing advice charges

Service Category	Example Investment Amount	Annual Service Charge	Example Annual Service Fee	Minimum Annual Fee
Ongoing Service	£100,000	1.0%	£1,000	£1,000
	£250,000	1.0%	£2,500	£2,000

The actual fee charged will vary depending upon how the investment performs and it will increase as the fund grows.

We will provide you with information regarding the costs at least annually to help you understand the overall cost and the cumulative effect on the return of the investment.

Termination of Our Services (Ongoing Advice)

You, or we, have the right to cancel payment for our ongoing services

- We would give you 20 number of business days' notice and, upon request, could signpost you to alternative sources of financial advice. We will terminate any on-going payments to be received from product or service providers.
- You are asked to give 20 number of business days' notice and we will terminate any on-going payments to be received from product or service providers.
- You will remain liable for any fees or charges due up to the date of termination.
- The firm will not reimburse fees and/or charges incurred during the period up to the date of termination.

Where you hold assets within a WRAP, you need to be aware that there will be terms and conditions applicable, such as your agreement with the wrap provider in respect to facilitating our fees, which means you may need to instruct the wrap provider directly and arrange for the removal of assets from the WRAP or appoint another adviser who will be able to access your assets and provide further ongoing advice to you. We will be pleased to assist you at this time in cancelling our service to you, making sure that any WRAP provider is informed of this cancellation.

NON-INVESTMENT AND GENERAL INSURANCE SERVICES

Why do you need to classify me as a consumer for this advice?

Surrey Wealth Ltd classifies all clients as 'consumers' for non-investment insurance business, which means you are afforded all protections under the rules of the Financial Conduct Authority. This is explained further under the headings "What if I need to Complain?" and "What would happen if the provider you recommend to me were to go out of business?"

Should we need to classify you differently we will discuss this with you, however, you should aware that you may lose a number of regulatory protections which will be outlined in a revised agreement.

Non-investment and General Insurance permissions

Surrey Wealth Ltd is permitted to advise on and arrange (bring about) deals in non-investment and general insurance contracts.

Non-Investment and General Insurance Services

Surrey Wealth Ltd is permitted to advise on and arrange (bring about) deals in non-investment and general insurance contracts.

We are an insurance intermediary and act on behalf of clients and not insurers.

Non-Investment and General Insurance Services

We offer a personal recommendation on the basis of a fair and personal analysis of the market

What will you have to pay us for this service?

No fee, we will be paid commission by the provider.

We will provide details of the total remuneration payable, including any commissions, charges, expenses and benefits, in our Fee and Servicing Agreement.

IF THINGS GO WRONG

What if I need to complain?

If you wish to register a complaint, please contact us by email, telephone or in writing at address at the front of this agreement.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. http://www.financial-ombudsman.org.uk.

What would happen if the provider you recommend to me were to go out of business?

We have briefly set out some information about the Financial Services Compensation Scheme (FSCS) below. If you would like further information about compensation scheme arrangements, or to make a claim, details are available at www.fscs.org.uk or call 0800 678 1100.

Most of the products we advise on are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if product providers or we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

The actual level of compensation you receive will depend on the basis of your claim. The FSCS only pays compensation for financial loss. Compensation limits are per person per firm, and per claim category (listed below).

Investment firms failing after 1st April 2019

Most types of investment business are covered for 100% of the first £85,000 per person per firm, so the maximum compensation is £85,000 per person per firm.

Deposits firms failing after 30th November 2025

Money in accounts like current and savings accounts, including cash Individual Savings Accounts (ISAs) are covered up to £120,000 per authorised firm (£240,000 for a joint account). It should be noted that 'authorised firms' may have different brands. The FSCS will provide a £1.4 million protection limit for temporary high balances held with your bank, building society or credit union if it fails. A temporary high balance would apply when payments have been received in respect of specified life events, details of which can be obtained from FSCS.

Protection and non-investment Insurance mediation Firms failing after 8th October 2020

Protection is at 100% without limit, where the claim is in relation to a long-term insurance contract that is a pure protection contract, or the claim is in respect of a liability subject to compulsory insurance.

In all other cases: 90% of the claim without limit.