

Beach Independent Financial Advisors

Client Agreement & Terms of Business

1. INTRODUCTION

This agreement sets out the terms under which our services are to be provided, including details of the specific services and a summary of our charges for those services.

Beach Independent Financial Advisors (Beach IFA) is a financial planning business, focussed on helping you understand and plan for your financial future. We are also able to act on your behalf in advising you on investments and non-investment insurance contract.

We offer an initial discussion (at our cost), we do require you to complete a questionnaire prior to that meeting so that the meeting is meaningful rather than collecting basic information so we can concentrate on describing our services more fully and explain the payment options. Following our initial discussion, should you decide to go ahead there is a cost for our advice and services. If you decide to go ahead, we will then:

- gather and analyse personal information about you and your finances from the information on the questionnaire to help you identify what your financial objectives are and how far your existing arrangements will get you towards those objectives.
- use financial scenario planning to design your strategy, recommend and discuss any action we think you should take which importantly provides a context within which you can make decisions. With your agreement, we will arrange relevant investments and policies for you.
- provide an advisory service with regard to your investments. By applying the principles of Modern Portfolio Theory and asset allocation we will strive to organise your investments to obtain the best relationship between the returns you require and the level of risk you wish to take.
- carry out reviews of your financial planning at intervals agreed with you once your plan has been established. We enter into a service agreement with you to keep you up to date with your progress towards your objectives.

If you have any question or concern about any aspect of our services, please contact us using the details found above.

2. OUR SERVICE

The services that we offer and the charges for those services are confirmed in Section 9 - Your Acceptance & Consent at the end of this agreement. We agree to provide the services detailed in our recommendation letter and you agree to pay us for those services.

We offer both initial and ongoing services. 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. Our ongoing services, unless otherwise agreed, are provided as a follow up to the initial service.

Any advice or recommendation that we offer to you, will only be given after we have assessed your needs and considered your financial objectives, attitude to any risks that may be involved and your capacity for losses. If you do not wish to discuss a particular area of financial planning and that area should not form part of the advice given, we can exclude it, if you instruct us to do so. This may of course have a bearing on the advice that might have been given and may prevent us from providing you with advice due to the incomplete picture of your circumstances. We do not provide a non-advised service where you do not receive advice or a recommendation from us.

3. COMMENCEMENT

This agreement shall commence on the date of signature and shall remain in force until terminated in accordance with Section 6 – Cancellation below.

4. FINANCIAL PLANNING AND HOW WE CHARGE FOR IT

For any aspect of our financial planning all actual charges and fees will be fully disclosed to you. We will not charge you until we have discussed your payment options and agreed with you how we are to be paid. We will also let you know if there are any other costs that might arise in connection with the services we provide to you.

Our charges/fees will be VAT exempt unless the work we provide for you only involves advice and/or preparing a report, in which case VAT may be applicable. We will always tell you if you have to pay VAT before we undertake any work for you. Charges for the ongoing service will not be liable to VAT (unless the initial service was liable to VAT) where both the initial and ongoing services are part of the same package.

Investment Planning

We provide an independent advice service. This means that we will make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

Initial charges

Our initial charges relating to new work such as client take-on, new investments and one-off reviews are as follows:

Once we have had the initial discussion (at our cost), we will appraise your situation fully and provide you with written summary and details of our recommended advice.

If you then chose to proceed with our advice, we would charge a one-off fee of £1,000 to take you on as a new client.

Pension Transfers (Personal Pensions)

- We charge a fixed administration fee of £600 for the first pension transfer
- We then charge a fixed administration fee of £300 for the second and any subsequent pension transfers
- A further charge of 1.5% of the fund transfer value is charged to cover the advice cost. It is possible this charge may be higher for more complex transfers, but this will be highlighted at outset.

Pension Transfers (Final Salary/Defined Benefit)

- Transfers from a Final Salary/Defined Benefit pension are charged at a different rate due to their complexity.
- A separate report on the benefits and/or disadvantages of transferring would be required and this is costed based on the time and the costs involved.
- A further charge of 2.0% of the fund transfer value is charged to cover the advice cost. It is possible this charge may be higher for more complex transfers but this will be highlighted at outset.

Investment

- We charge a fixed fee of £600 for the first ISA transfer or setting up the plan on first contribution or the setting up of a General Investment Account (GIA)
- We then charge a fixed fee of £300 for the second and any subsequent transfers or contributions into an ISA or General Investment Account (GIA)
- A further charge of 1.5% of the fund transfer value is charged to cover the advice cost. It is possible this charge may be higher for more complex transfers but this will be highlighted at outset.

Other Services

- Any other advice such as inheritance, capital gains or income tax planning, one-off reviews and ad-hoc work (such as retirement fees for retirement advice for annuity/drawdown), will be charged at the time based on the complexity of the advice required.

All advisers may vary the initial charges payable at their discretion.

Paying our initial charges

Our charges are payable on completion of our work and must be settled within 14 business days. Payment can be made either by:

1. Cheque made payable to Beach IFA
2. You may pay our charges via deductions from the financial product that you might invest in, where the product/platform provider allows this. Although you may 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. Any initial charges taken for or retirement planning work are done so after the pension commencement lump sum is paid (Tax Free Cash), so as to not reduce the amount you receive.

If you select option 2 we will discuss how it works and the implications of using this payment method with you prior to putting it in place.

Our ongoing charges

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 and confirmed in our service agreement. The charge for this service will be commence alongside the initial charge.

Our annual fee is 1%, based on the value of the assets you hold with us, although this will reduce once your assets reach a certain level detailed in paying our ongoing charges This is paid by the provider in 1/12th payments every month and is made up of 0.6% to cover the annual review and updating of personal information, 0.20% for ensuring the portfolio is invested appropriate to your needs in the coming years and 0.20% towards our investment fund research.

Paying our ongoing charges

Payment of ongoing charges can be made either by:

1. A quarterly cheque made payable to Beach IFA based on the valuation at your last review with an invoice/credit for any balance each 6 months.
2. Monthly standing order based on the valuation at your last review with an invoice/credit for any balance every 6 months.
3. Paid by the provider in 1/12th payments every month based on the average value over the month.

Where funds exceed £800,000 over all your products, the ongoing fee reduces to 0.8%, on all assets over £800,000.

1 & 2 above are only available on total funds over £250,000 due to extra admin costs. The reduction in ongoing fee to 0.8% by these payment methods is only applicable after £1,000,000 total assets, again due to extra admin costs.

Ongoing services can be cancelled at any time by simply informing us in writing but please note that we reserve the right to charge you for services provided prior to cancellation.

Protection planning

Our advised protection planning services are suitable if you are looking for the best way to protect you, your family or your business through products such as critical illness cover, health insurance and life cover. We advise on noninvestment protection products e.g. term assurance, income protection and critical illness from a range of insurers.

You can pay for our advised protection services by:

1. A fee
2. Commission (where this is available)
3. A combination of fee and commission

Minimum fee/Commission

Our fee will be based on an hourly rate basis, both the fee and commission methods are subject to a minimum fee/commission of **£750** for new clients in addition to our fee detailed in the initial charges section for new clients.

The minimum fee for existing clients by fee or commission is £500.

Any commission we receive from the product provider can be used to offset this fee, or we will quote the premium on a nil commission basis and the fee can be paid separately. We will always present you with a personalised quote before undertaking any work that might be charged for.

Hourly rates

Where we use or refer to hourly rate fees the current rates used are as follows:

Director	£300 per hour minimum 1 hour charge
Specialist/Chartered Financial Adviser	£300 per hour minimum 1 hour charge
Financial Adviser	£200 per hour minimum 30 minute charge
Paraplanner	£125 per hour minimum 30 minute charge
Administrator	£50 per hour minimum 15 minute charge

These rates do not include VAT. The work will be carried out by the appropriately qualified individual. We pride ourselves on providing an efficient and cost-effective service.

Paying by commission

Where we are paid by commission on non-investment products, we will tell you the amount before we carry out any business for you. Although you may pay nothing to us up front that does not mean that our service is free. You still pay us indirectly through deductions by the provider from the amount you pay for your product.

Equity Release

Fixed fee of £1,500 plus any additional planning, charged at an hourly rate.

Mortgage advice

We do not offer advice on mortgage products.

Where appropriate we may make a recommendation to our clients of a suitably qualified mortgage broker.

5. OUR OBLIGATIONS

Recommendations

Before making any recommendations, we will carry out a suitability assessment so that we are able to act in your best interests. We will confirm to you in writing (our suitability report/letter) along with details of any special risks that may be associated with the products or investment strategies that we have recommended.

Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we'll carry out this review at least annually, within this review will be a reply form where we ask you to confirm certain key information to ensure the information we hold about you remains accurate and up to date. If the information you supply on the reply form indicates that the financial plan we have for you needs changing we will contact you to arrange a face to face review and then issue a summary of potential changes to your financial planning, setting out the results of our assessment and, if relevant, any updated recommendations.

Please be aware that investments can fall, as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance.

Specific warnings relevant to the investments, investment strategies or other products we arrange are provided in the relevant product literature provided.

Protecting your personal information

Your personal information is important to us. We will endeavour to take all due care to protect this information. We highlight below matters relating to your information that you should be aware of.

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 investments 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 investments 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 investments 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 / ethical investments, 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 / investment providers in relation to insurance products that may meet your needs and to provide you with advice/guidance 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 investments. You will provide information to us verbally and in writing, including email.

We may also obtain some information from third parties, for example, 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 and 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 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 investments 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:

- Product Providers
- 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 investments 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.

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 copies of Your Personal Data that is under our control
- ask us to further explain how we use Your Personal Data
- ask us 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 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:

- Nick Ling, Beach IFA, Suite 1 The Chancery West, Abbey Lawn, Abbey Foregate, Shrewsbury, SY2 5DE

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.

Financial Crime

We are obliged to put controls in place to prevent our business from being used for money laundering and other forms of financial crime. 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 which may report a check on your consumer credit history. We may conduct these checks from time to time throughout our relationship, not just at the beginning.

Conflict of interests

We will endeavour always to act in the best interests of you, our client. However, circumstances can arise where we, or one of our other clients may have some form of interest in business being transacted for you. If this happens or we become aware that our interests or those of one of our other client's conflict with your interests, we will write to you and obtain your consent before we carry out your instructions and detail the steps we will take to ensure fair treatment.

Other benefits we may receive

From time to time we may attend training events funded and /or delivered by product providers, fund managers and platforms. These events are designed to enhance our knowledge and ultimately therefore enhance the quality of service we provide to our clients. Further details are available on request.

Communicating with you

We may communicate with you by telephone (and other Smartphone based electronic communication methods), post, e-mail or in person. In certain circumstances, we may ask you to confirm any instructions in writing prior to implementation to avoid any misunderstandings. All our communications with you will be in English.

Recording telephone calls

To ensure we carry out your instructions accurately, to help us to continually improve our service and in the interests of security, we may record and monitor your telephone communications or conversations with us.

6. CANCELLATION

Termination of this Agreement

You or we may terminate this agreement and our authority 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 agreement unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees outstanding, if applicable.

Ongoing services can be cancelled at any time by simply informing us in writing but please note that we reserve the right to charge you for services provided prior to cancellation.

Product cancellation rights

Full details of the products we recommend to you including, for example, the minimum duration of the product, information on your right to cancel or whether no right to cancel exists, and any other early termination rights and penalties, will be covered in the relevant product disclosure information you will receive before the conclusion of any contract. In most cases you can exercise a right to cancel by withdrawing from the contract. In general terms you will normally have a 30-day cancellation period for a life, protection, payment protection or pension policy and a 14-day cancellation period for all other policies. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which will be provided to you.

If you cancel a single premium contract, you may be required to pay for any loss you might reasonably incur in cancelling it which is caused by market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

7. HOW YOU ARE PROTECTED

Beach Independent Financial Advisors is the trading name of Beach UK Ltd registered in England 2323798. Beach UK Ltd is a subsidiary of Dalziel Holdings Ltd registered in England 4397963.

Beach UK Ltd trading as Beach Independent Financial Advisors is authorised and regulated by the Financial Conduct Authority, number 143911 for Investment, Pension, Mortgage and Protection business.

You can check this on the FCA Register by visiting the FCA's website or by contacting the FCA on 0800 111 6768.

Unless we notify you in writing to the contrary, we will be treating you as a retail client. This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service.

Complaints

If you are dissatisfied with a recommendation we have made or any aspect of our services, you are entitled to make a complaint. We have a complaints procedure that is available on request. If you wish to register a complaint, please contact us:

In writing: The Compliance Officer, Beach IFA, Suite 1 The Chancery West, Abbey Lawn, Abbey Foregate, Shrewsbury, SY2 5DE

By phone: 01743 720 075

By e-mail: advice@beachifa.co.uk

Please be assured we treat complaints seriously. For your further protection if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ('FOS'). Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme

We are also covered by 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.

Investments - most types of investment business are covered for up to a maximum of £50,000. Insurance - advising and arranging is covered for 90% of the claim, without any upper limit.

We do not, advise on other financial products which are not regulated by the Financial Conduct Authority (FCA). **If you do this separate to us you should be aware that** The Financial Services Compensation Scheme does not apply to any of these products.

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk/consumer.

Client money

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

8. GENERAL

Jurisdiction

This agreement is governed by and should be interpreted in accordance with English law and you agree to submit to the non-exclusive jurisdiction of the English Courts.

Legal and accounting advice

Neither our firm nor our employees are qualified to render legal or accounting advice or to prepare any legal or accounting documents. It is hereby understood and agreed that the onus is on you, the client, to refer to a solicitor or accountant any point of law or accountancy that may arise during the course of discussions with us.

Documentation

We will endeavour to make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. All policy documents will be forwarded to you as soon as practicable after we receive them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you.

Investment Performance & Risks

Please be aware that investments can fall, as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance.

Specific warnings relevant to the investments, investment strategies or other products we recommend will be confirmed to you in your suitability report. Under the terms of this agreement, we may, if appropriate, advise you on investments which are not readily realisable. We would draw your attention to the risks associated with these investments as there is a restricted market for them. In some circumstances it may therefore not be possible to deal in the investment or obtain reliable information about its value.

Unregulated financial products

Our services may also include advice on investments relating to or executing transactions in unregulated financial products including non-mainstream pooled investments (NMPI) such as unregulated collective investment schemes (UCIS). Accordingly, you should carefully consider whether such investments are suitable for you considering your personal circumstances and the financial resources available to you.

Unsolicited promotions

We may contact you in the future by means of an unsolicited promotion, should we wish to discuss the relative merits of a particular product or service which we feel may be of interest to you.

Providing information to your insurer

Your insurance / protection cover is based upon the information you provide to the insurance company. Where you are buying insurance as an individual, this means that you must take 'reasonable care' to answer all questions asked by the insurer fully and accurately. For general insurance policies such as car insurance or liability insurance, once cover has been arranged, you must immediately notify the insurers or us of any changes to the information that you have already provided. Failure to provide accurate and up to date information may invalidate your insurance cover and mean that a claim may not be paid. All other clients (e.g. commercial clients) must still disclose all 'material facts' (any information that may influence the insurer's decision over cover or terms) prior to inception and throughout the period of the policy. Again, failure to disclose material information may invalidate your insurance cover and could mean that a claim may not be paid.

9. YOUR ACCEPTANCE & CONSENT

Client Agreement & Terms of Business Acceptance

I hereby agree to the above terms of business and to become a client of Beach Independent Financial Advisors. I also give authority to Beach Independent Financial Advisors to process my personal data for the purposes stated in the terms of business (section 5 – Our Obligations) above.

Signed:

Print Name:

Date:

Marketing Consent

I hereby grant Beach Independent Financial Advisors to process my personal data for the purpose of Marketing. By providing your consent, you agree that you have given your express permission for us to market you regarding products and services that we think may be of benefit or interest to you and by any means of communication that is suitable at the time.

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 and/or services that may suit your needs and circumstances.

We would like to maintain a record of your express consent for us to contact you by post, telephone, SMS, email and instant messaging for marketing our products or services that we think may be of interest to you. Please indicate your consent to us contacting you by any of the means specified below:

Post Phone Email Other Smartphone based communication methods*

*e.g. WhatsApp, Facebook, Twitter, etc.

Signed:

Print Name:

Date: