



Primavera Financial Partners

**Information about our Services & Costs**

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Primavera Financial Partners LLP  
87a High Street  
Wanstead  
London E11 2AE  
Tele. No. 020 8532 9652  
patrick@primaverafp.com

**We are an intermediary firm who is acting on your behalf when delivering our services to you.**

**You should use the information provided within this document to decide if our services are right for you.**

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## WHAT TYPE OF SERVICE WILL WE PROVIDE YOU WITH?

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### Investment Services

Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a sufficient range of retail investment products, financial instruments and structured deposits.

A 'sufficient range' means that the products that we will advise on and recommend will be sufficiently diverse with regards to their type and issuers or product providers to ensure that our clients investment objectives can be suitably met.

With regard to investments which we have arranged for you, these will not be kept under review unless you agree to our Ongoing advice service. Ongoing advice will be offered and provided if you agree to take these services. Ongoing services can be terminated at any time.

For any investment services provided we will be acting on your behalf unless otherwise stated.

### Insurance

We will make a personal recommendation after we have assessed your needs and circumstances. We offer products based on a fair and personal analysis for all types of non-investment insurance contracts.

## Mortgages

We offer products in the following 'relevant market';

- Regulated mortgage contracts that are used for a non-business purpose.
- We offer a comprehensive range of first and second charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender.

Please note that, where you are increasing your mortgage borrowing and we are unable to advise on the following finance options, these may be available to you and be more appropriate: -

- A further advance from your existing lender
- A second charge mortgage
- An unsecured loan

We offer an 'advised' sales service

This means we will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances.

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## WHAT WILL YOU HAVE TO PAY US FOR OUR INVESTMENT SERVICES?

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### Investment Services

You will pay for our services on the basis of an adviser charge.

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.

We will discuss with you the basis of our charges, based on the types(s) of work we are asked to undertake for you.

We will discuss with you when you will have to pay our charges, both initial and ongoing.

All charge amounts quoted below are exclusive of VAT, expenses and disbursements; these will be added to the invoice if applicable.

### Advised services

For our advised services, you will pay us via an adviser charge.

#### Initial advice service

Our initial advice will be appropriate for you, based on your requirements and circumstances at that time. We will not ensure that any initial advice remains suitable for you at a later date, unless you select to receive ongoing services from us.

## Ongoing services

In addition to our initial advice services, you could ask us to undertake further services on an ongoing basis. Details of any ongoing services that we offer are detailed later within this document.

You may at any time cancel an Ongoing Advice Service by serving your notification of cancellation to us in writing. Upon receipt of your cancellation notice for an Ongoing Advice Service we will arrange for any future payment of any associated charges to cease.

Our typical adviser charges are noted below. The exact amount may be more or less than this, but will be specifically agreed with you based on the work you ask us to do for you.

Please note that as the investment amount increases, your ongoing charge may also increase.

We will confirm the actual adviser charges in writing within our separate 'Service & Payment Agreement', before providing our services to you.

If we do not agree a fixed adviser charge with you at outset, you may ask us for an estimate of how much in total we might charge for any service(s) provided. You may also ask us not to exceed a given amount without checking with you first.

## The cost of our services

### Payment for initial advice services

Before we provide any services to you, we will gather information about your circumstances and needs. We will not make a charge for this.

**Please note we will agree any exact fees/charges with you in a separate Service & Payment Agreement before we commence any chargeable work.**

Once agreed, the 'adviser charge' amount will not change, except where your needs or circumstances differ from our initial expectations.

We will tell you how much the total initial 'adviser charge' will be before you complete an investment, but you may ask for this information earlier. Our typical charges are 1% subject to a minimum of £500, maximum of £1,500.

**For example, based on an amount of £100,000 our charge would equate to £1,000 (£100,000 x 1% = £1,000).**

## Payment for ongoing services

There will be an additional charge for any ongoing work, such as periodic or ongoing reviews we carry out on your behalf. We will confirm the rate, frequency and length of any ongoing service(s) before commencing that ongoing service.

Ongoing services offered include:

- Ongoing meetings
- Reporting
- investment monitoring and review
- Contact
- Administration

## Our typical charges are:

Ongoing Charges - Bandings	
Less than £150k	0.60%
£150k - £300k	0.55%
£300k - £750k	0.50%
£750k - £1m	0.45%
£1m - £1.5m	0.40%
£1.5m+	0.35%

## Your payment options

### Initial advice service:

#### Settling your adviser charge by a single payment

Following on from our non-chargeable initial meeting, if you request additional services or accept any recommendations we have made then you will pay us an adviser charge which will become payable on completion of our work.

### The cost of our services

We will tell you how we get paid and the amount before we carry out any business for you.

## Information about other costs and associated charges

We will also provide you with an Aggregated Costs document in relation to certain investment type. This will provide you with information on the total costs to you of the financial products and services that have been recommended for these investment types and illustrate the impact of those costs on your investment returns. This will include all third-party product and service costs as well as our firms' own adviser charges. This will be provided to you before any investment transactions take place and on an ongoing basis where you have selected to take ongoing services.

## Other third party costs

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document.

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## **CAPTURING YOUR NEEDS**

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We are committed to providing you with a service that meets with your individual needs. To enable us to achieve this objective it is important that you are open and frank with us and provide us with all of the necessary information that we will need to deliver a service that reflects your needs e.g. any existing mortgages or other loans you may have. This will enable us to identify products that best meet with your personal circumstances. It will also help us to identify any specific needs regarding the methods by which we deliver our services to you. For example, if you need information in large font due to sight difficulties, we can provide you with that.

Our communications will ordinarily be in [English] [amend if applicable], both in respect of oral and written communications

Further information on how we collect and use your personal data is set out in the separate Data Privacy Notice that we have issued to you.