



BUCKINGHAM
GATE

CLIENT
AGREEMENT



WELCOME TO BUCKINGHAM GATE

This document sets out the basis on which we will conduct business with you and on your behalf. It is an important document and we would ask that you read it carefully. If you are unsure as to any of its terms, please ask us to explain.

We are an Estate Planning business, focused on helping you simplify things for your loved ones, reduce your Inheritance Tax liabilities and leave a greater legacy for those you care about the most. This information is designed to give you an idea of the services that we provide and the cost of those services.

More information can be found on our website www.buckinghamgate.co.uk and in our brochure, **'Your Guide To Buckingham Gate'**, which you can also download from our website.

The terms of this agreement will come into force immediately on acceptance (implied or actual) of its terms by you and will remain in force until further notice.



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OUR SERVICES

Whatever financial and Estate Planning decisions you have to make, the first step towards making the right decisions is to establish a clear understanding of your needs and objectives.

People seek Estate Planning advice for many different reasons so it is important that we understand exactly who you are and what you want to achieve. At our first meeting, we will gather information about you to help define your needs and priorities.

OUR SERVICES INCLUDE:

Estate Planning - We help our clients to plan a legacy for their loved ones. Our work helps families to create a meaningful estate plan, implement the required legal tools to bring it to life and then provide follow-up service to support families.

Inheritance Tax Mitigation - We provide advice and guidance to clients to help them legitimately reduce their Inheritance Tax liabilities, leaving a greater legacy for those they care about the most.

Wills & Trust Drafting - If required, we can prepare tax-efficient new Wills and Trusts to give effect to our Estate Planning recommendations.

Lifetime Gifting Advice - We can advise on and help to implement a lifetime gifting strategy for clients, often assisting in the dual aims of supporting children or grandchildren, while also reducing potential Inheritance Tax liabilities.

Asset Protection - We can recommend solutions that provide significant protection for assets in the events of divorce, separation, bankruptcy and many other 'social impact' threats to family wealth.

Probate & Estate Administration - We support families all the way through to the next generation. Having implemented an Estate Plan for a client, who better to then advise on Probate and Estate Administration? Our Assisted Probate Service takes away all the heavy lifting at what can be an incredibly difficult time for families. Please note that our Probate Services are covered by a separate fee schedule, which will be provided if required.



We will only start work once we have agreed our services and charges with you. This client agreement sets out the work to be completed and the fees we have agreed for that work.

OUR FEES & CHARGES

1. THE DISCOVERY MEETING

- The Discovery Meeting (Meeting 1) is where we discuss your goals and any worries or concerns you may have.
- We will outline how we can help you.
- You can ask any questions that you may have.



We charge £197 for the Discovery Meeting.

2. CREATION OF YOUR LIFETIME CASH FLOW FORECAST & ESTATE PLANNING RECOMMENDATIONS

- The Planning Meeting (Meeting 2) - (if required).
- Full Estate Planning Report & Presentation of your Estate Planning Recommendations.
- The Implementation Meeting (Meeting 3).



Estate Planning Recommendations will be produced for a fixed fee starting from £1,950.

Defining Your Objectives

- Defining your plans for the future.
- Clarifying your lifestyle aims and objectives.
- Highlighting strengths and weaknesses.

The Financial Simplification Service

- Full summary of the various financial plans you have collected over the years.
- A neat summary of your whole financial life.
- Recommendations for a simple, low hassle financial future.

Estate Planning & Inheritance Tax Report

- A summary of your current estate and potential tax liabilities.
- Making sure your assets are passed down to your family in accordance with your wishes.
- Recommendation of suitable Wills, Trusts and Estate Planning strategies.

3. IMPLEMENTING YOUR ESTATE PLANNING RECOMMENDATIONS

- Implementation of all required Estate Plans.
- We take care of all of the admin and paperwork.

Will & Trust Drafting:

- In conjunction with our legal partners, we can draft new Wills and Trusts to give effect to your new Estate Plan.
- We will take care of all the paperwork and be your single point of contact throughout the process.
- Draft documents will be produced for you to check over before we move on to final signing.

Inheritance Tax Mitigation:

- We will work with you to implement our Inheritance Tax mitigation strategy.



Full schedule of charges will be included within your Estate Planning Report.

In rare cases, we may apply a different charging structure for non-standard work. If this applies, we will let you know and provide a separate factsheet setting out our charges.

BUCKINGHAM GATE 6 STEP ESTATE PLANNING PROCESS



Discovery Meeting (Meeting 1)

- The Discovery Meeting is all about you. We will take the time to really listen to your personal, family and business objectives.
- You'll talk about the issues that you need help with.
- We will ask you some thought-provoking questions to get you to consider what's really important to you.
- You will get a feel for how we can help you and the service that your Estate Planner will provide.



The Planning Meeting (Meeting 2) (if required)

- We will meet again to clarify some specific lifestyle objectives that you wish to focus on.
- We will show you a 'road map' of your financial future and some of the options and compromises available to you.
- We will collect all of the information we require to begin creating your comprehensive Estate Planning recommendations.



Creation of Your Estate Planning Recommendations

- We will analyse and research all of the Estate Planning options available to you.
- We will craft these into a set of personal recommendations to suit you, your family and your own goals and objectives.
- We will produce your written advice and recommendations report and send this to you to consider ahead of our next meeting.

Fee Stage



“
WEALTH IS THE
ABILITY TO FULLY
EXPERIENCE LIFE

- HENRY DAVID THOREAU

”

4

Presentation of Your Estate Planning Recommendations (Meeting 3)

- We will meet again to talk you through our Estate Planning recommendations.
- We will take the time to answer any questions you may have.
- We will agree on an implementation plan and discuss the next steps with you.

5

Implementation of Your Estate Planning Recommendations

- We will take care of all of the work involved in implementing your Estate Planning recommendations.
- We will arrange an instruction-taking meeting to take instructions from you if we will be drafting any new Wills and Trusts as part of your plan.
- We will begin work on implementation of any other tax or Estate Planning actions.

6

Our Ongoing Estate Planning Relationship

- We have a range of ongoing services and support options for you to help maintain your plan and keep it relevant for years to come.
- Some clients will choose to engage with us on an ad-hoc basis, while others will prefer an ongoing service.
- We will explain the options we think are right for you once we have implemented your Estate Plan.

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WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

Our simple charging structure operates at the three main points in the Estate Planning process. At each stage, we will let you know in writing what our professional fees will be and how you are able to pay them.

We operate mainly on a fixed fee basis. We will quote a fixed or project fee for most pieces of work, which will not change as your case progresses.

We charge an hourly fee in a limited number of cases for specific project-based or non-standard work. If this is the case, we will provide you with a separate fact sheet setting out our hourly rates.

“

IT IS ABOUT THE MEANING, NOT THE MONEY. IF MY INVESTING IS NOT REALLY DEEPLY TIED TO WHAT I THINK IS MOST IMPORTANT IN MY LIFE THEN THE ASSET ALLOCATION, THE ESTATE PLAN, THE RETIREMENT PLAN MIGHT AS WELL BE THROWN OUT THE WINDOW.

”

- GEORGE KINDER



TERMS & CONDITIONS

This agreement is between you
-and-

Buckingham Gate Estate Planning - 68 King William Street, London, EC4N 7HR.

Buckingham Gate Estate Planning. Registered address - 6th Floor, 60 Gracechurch Street, London EC3V 0HR.
Company Number - 14693830

CLIENT AGREEMENT TERMS & CONDITIONS

This agreement sets out the terms under which we will provide our services to you, so it is important that you read it fully and in conjunction with our 'Your Guide to Buckingham Gate' document. If there's something you do not understand, please ask us to explain it.

If you have a question or concern about any aspect of our services, please contact us at:

Telephone: 0203 478 2160

Email: contact@buckinghamgate.co.uk

Website: www.buckinghamgate.co.uk

In writing: Client Servicing Team, Buckingham Gate Estate Planning,
68 King William Street, London, EC4N 7HR.

GENERAL TERMS

FINANCIAL CRIME

- We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime.
- We will verify your identity before undertaking any business with you. To do this, 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. The check may leave a 'footprint' on your credit file but it will not affect your credit rating.

CONFLICTS OF INTEREST

- Although we will always try to act in your best interests, there may be situations where we or one of our other clients has some form of interest in the business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your own interests, we will write to you and ask for your consent to proceed before we carry out any business for you. We will also let you know the steps we will take to make sure you are treated fairly.
- We have a conflicts of interest policy. If you want to see a copy of it, please ask us.

COMMUNICATING WITH YOU

- Our normal ways of communicating with you are by telephone, post, email and in person. Our communications will be in English.
- We may ask you to confirm your instructions to us in writing as this helps to avoid any future misunderstandings.

RECORDING TELEPHONE CALLS AND MEETINGS

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

PROVIDING INFORMATION ABOUT YOUR CIRCUMSTANCES

- Our advice will be based on the information that you give, so it is important that you provide us with accurate and up-to-date information when we request details about your circumstances and objectives. This will allow us to provide you with suitable advice. If the information you provide is inaccurate or if you limit the information provided, this could affect the suitability of the advice we give.

PAYMENT FOR SERVICES

- By signing your Client Agreement, you are agreeing to pay the charges for our services as set out in the agreement. We will tell you if any payments are subject to VAT.
- Our initial charges are payable on commencement of our agreed work and are payable within 7 days.

ACCOUNTING ADVICE

- We are not qualified to provide accounting advice or to prepare any accounting documents. This means that the onus is on you to refer any point of accountancy that may arise during the course of discussions with us to an accountant.

PROTECTING YOUR PERSONAL INFORMATION

- To provide our services properly, we will need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.
- Processing of your personal data is necessary for the performance of our contract for services with you. Generally, this is the lawful basis on which we intend to rely for the processing of your data. (Please see the reference to special categories of data below). Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you.
- We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations.
- We may engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/ email /letter etc.).
- The organisations to whom we may pass your details also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.
- As part of this agreement, we will ask you to consent to the transfer of personal information in accordance with the protections outlined above.
- Special categories of personal data: there are certain categories of personal data that are sensitive by nature. The categories include: data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for, we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data we will only gather this with your explicit consent.
- If you are concerned about any aspect of our privacy arrangements, please speak to us.



TERMS OF BUSINESS

The following standard terms of business apply to all instructions accepted by the Company. All work carried out in the provision of services is subject to these terms except where changes are expressly agreed in writing. These terms of business form the basis of the contract between the Company and the Client.

1. DEFINITIONS AND INTERPRETATION

1. In these Terms and Conditions the following terms shall have the following meanings:

Calendar Day	means any day of the year;
Cancellation Form	means the form attached to these Terms and Conditions as Schedule 1;
Cancellation Notice	means the notice attached to these Terms and Conditions as Schedule 1 or such other written document containing the same information, produced by the Client;
Contract	means the contract for the purchase and sale of the Services under these Terms and Conditions;
Client	means the individual purchasing the Services from the Business who shall be identified in the Order;
Order	means the Client's completed order for the purchase and provision of Services;
Excluded Services	means any Services that are subject to financial regulation, including any regulated activity under the Financial Services and Markets Act 2000 (or any successor legislation, or other laws that regulate financial activities) and/or are financial Services which are regulated by the Financial Conduct Authority (or any successor or replacement body), and any other Services that may be notified in writing by the Company to the Client from time to time as wervices which are Excluded Services;
Payment Information	means all information required to take the required payments from the Client and includes, but is not limited to, credit/debit card details and residential address details;
Sales Literature	means any and all brochures, catalogues, leaflets, price lists and other documents providing details of Services available and pricing information for those Services;
Seller	means Buckingham Gate Estate Planning Ltd; and
Services	means the Services which the Seller is to provide in accordance with these Terms and Conditions, any specific terms which apply only to those Services, and as may be specified in the Order, but in all cases excluding the Excluded Services.

- Unless the context otherwise requires, each reference in these Terms and Conditions to:
 - "writing", and any cognate expression, includes a reference to any communication effected by electronic or facsimile transmission or similar means;
 - a statute or a provision of a statute is a reference to that statute or provision as amended or re-enacted at the relevant time;
 - "these Terms and Conditions" is a reference to these Terms and Conditions and the Schedule as amended or supplemented at the relevant time;
 - a Schedule is a schedule to these Terms and Conditions; and
 - a Clause, Section or paragraph is a reference to a Section of these Terms and Conditions (other than the Schedules) or a paragraph of the relevant Schedule.
- The headings used in these Terms and Conditions are for convenience only and shall have no effect upon the interpretation of these Terms and Conditions.
- Words imparting the singular number shall include the plural and vice versa.
- References to any gender shall include the other gender.

2. PROCEDURES

- On the initial appointment, your detailed instructions will be taken and appropriate advice given on matters relating to the services. Any queries or questions will be answered and a full explanation given to the contents and terminology used in the drafting of your Documents.

3. THE COMPANY UNDERTAKES TO:

1. Comply with your instructions with reasonable skill, care and expedition appropriate to your needs.
2. Provide you with the best advice on matters relating to the services. In some cases this may mean advice to draw up other documents, or take other action, which may incur further fees. In such cases, full details of such charges will be given to you in advance and you are under no obligation to proceed with any ancillary services offered. However, in some circumstances you may be asked to sign a declaration stating that you are acting against the advice given.
3. Comply with the Client's instructions using all due skill, care and expedition appropriate to the need of the client. Regarding the dispatch of documents, Company must adhere to the following timescales unless otherwise agreed in writing with the client at the time that the client's instructions are received. The following timescales take effect immediately upon the Client providing all the information required to complete the agreed instructions.
 1. Dispatch of Draft documents – 20 working days
 2. Dispatch of executable documents AFTER drafts are approved – 20 working days
4. However, where circumstances occur, including those which are beyond the Company's control, which result in the documents being delivered outside the above stated timescales, the client must be informed and upon their request must be provided with a full written explanation for the cause of the delays AND the opportunity to renegotiate the contract to the reasonable satisfaction of the Client.
5. Maintain the strictest confidentiality and not to pass on your details to any other organisation without your express written permission unless legally required to do so and shall comply with all legislation in force relating to data protection. For more information on how we hold your data, please view our privacy notice, which will be provided to you in addition to these terms of business.
6. Offer an attestation service that supervises the signing and witnessing of your Documents at our offices. The Company will not take responsibility for ensuring the validity of your Documents where the attestation service has not been taken up and the execution supervised by an agent of the Company. The signing of your Documents must be carried out according to the law of England and Wales in order for your Documents to be valid. All Documents will be supplied to you with full written instructions of how these should be completed and the Company will check the documents for free after they have been signed to ensure validity. It is your responsibility to send the documents to our Company after you have signed them if you would like them checked.
7. Refund any money paid in respect of the preparation of your Will(s) should you change your mind within 14 days from the date of taking your instructions. After the expiration of this period, the Company reserves the right to charge you for the advice given and for any work already carried out on your behalf and in accordance with your signed instructions. An itemised bill will be produced for any charge falling due under this term.
8. The Company does not accept any liability or obligation to advise you of any changes in legislation or taxation which may affect you either directly or indirectly and may necessitate a review of your Documents. Any Will should be reviewed every three years and on the occasion of any material change in your circumstances, such as divorce, marriage, the birth of children or the inheritance of a large sum of money etc.
9. Where the company cannot legally or practically follow the instructions given by the client, the company must explain any differences between the client's instructions or expectations and the documents to be provided.

4. NOTICE OF THE RIGHT TO CANCEL

1. The Client has the right to cancel the Contract within the Cancellation Period as determined by The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.
2. The Seller is Buckingham Gate Estate Planning Ltd.
3. For the purposes of this Cancellation Notice, the Reference Number to be quoted in all communications is: As detailed on the Client's invoice/receipt.
4. The Client has the right to cancel the Contract within 14 Calendar Days of receipt of this notice (the "Cancellation Period").
5. The Client may be required to pay for Services provided if provision of the Services has commenced with the Client's written agreement prior to the end of the Cancellation Period.

TERMS OF BUSINESS

6. In the event that the Client chooses to exercise their right to cancel within the Cancellation Period, the Cancellation Form attached to these Terms and Conditions as Schedule 1 should be completed in full and returned to the Seller at the address provided in sub-Clause 4.7.1 below.
7. Cancellation Notices must be sent to the Seller at the following addresses:
 1. A Cancellation Notice sent by post or delivered by hand must be sent to: Buckingham Gate Estate Planning, 68 King William Street, London, EC4N 7HR ; and
 2. A Cancellation Notice sent by email must be sent to: contact@buckinghamgate.co.uk
8. Cancellation Notices shall be deemed served upon the Seller:
 1. In the case of a Cancellation Notice sent by post, at the time of posting; and
 2. In the case of a Cancellation Notice sent electronically, on the day it is sent.
9. Use of the Cancellation Form is optional; however all Cancellation Notices, in whatever format, must be in writing and must contain all information included in Schedule 1.

5. REFUNDS

1. If the Client chooses to exercise the Right to Cancel in accordance with Clause 4 above, the provisions of this Clause 5 shall apply in determining any refund to which the Client may be entitled.
2. The Client must inform the Seller of their exercise of the Right to Cancel within the period required by Clause 4.
3. If the provision of Services has commenced, at the Client's written request, prior to the giving of notice by the Client and the end of the Cancellation Period, the Seller shall remain entitled to any monies constituting the value of such Services.
4. Where the Client has already made payment to the Seller, any refund issued shall be less the relevant sum determined under sub-Clause 5.3.
5. Where the Client is yet to make payment to the Seller, the sum due from the Client shall be adjusted accordingly.
6. The Seller will inform the Client in writing of the relevant calculations involved in determining sums deductible or payable under this Clause 5.
7. If the provision of Services has commenced prior to the giving of notice by the Client and the end of the Cancellation Period without the Client's written request, the Seller shall not be entitled to any monies constituting the value of such Services.
8. If the Client requires their Documents urgently and requires that the Company commence work prior to the expiration of the cancellation period, the Client can agree to waive their rights under the Regulations by signing a waiver agreement. This will mean that they will be required to pay for any work completed should they decide to reinstate their right to cancel within the 14 days. This should be provided in writing.

6. LIABILITY & SUBCONTRACTING

1. If the Company fails to perform the Services with care and skill, it shall carry out remedial action at no extra cost to the Client.
2. The Company shall not be liable to the Client or be deemed to be in breach of these Terms and Conditions by reason of any delay in performing, or any failure to perform, any of the Company's obligations if the delay or failure was due to any cause beyond the Seller's reasonable control or where the Client has failed to meet their obligations under Clause 7 below.
3. The Company may subcontract or delegate the Services or any aspect of the Services to any third party. If the Company does so, the Company shall remain responsible for any Services carried out by the subcontractor. For the avoidance of any doubt, the Company shall not be liable in any way for any Excluded Services carried out by the subcontractor.

7. THE CLIENTS OBLIGATIONS ARE:

1. To disclose all relevant facts and answers to all the questions asked to allow the Company to provide accurate advice and to produce an effective legal Document. The Company shall not accept liability in respect of information which was not disclosed, and therefore not documented by the person taking your instructions, and which comes to light

- at a later date as being of relevance and which may effect the validity or content of your Documents or advice given.
2. To read through the draft Documents provided, to confirm that they correctly reflect your wishes as to the distribution of your estate and that the names and addresses of the persons mentioned in your Documents are correct, adding any missing data not supplied at the time of taking your instructions.
 3. To return the Documents together with any amendments to the Company as soon as possible. If you fail to return the Documents to the Company, the Company shall accept no liability for the draft Documents. The Company shall not be responsible for any delay due to your failure to comply with the above.
 4. To pay the fee due for the provision of services in full and in accordance with the terms of our invoice.
 5. If you are having the attestation service, you should arrange for the witnesses to be present at the time of the execution of your Will.
 6. To notify the company if you have not received your draft documents within 20 working days of your instruction-taking meeting, unless this has already been agreed. Upon such notice, the company will explain the current status of your case and will provide an estimated date of delivery for your documents.

8. CLIENT CARE

1. The Company is committed to providing the Client with a high-quality service. An essential part of that service is that the Company will communicate effectively with the Client so that they are kept informed of progress.
2. The Company maintains a full complaints procedure to which any complaint should first of all be addressed. If the matter is unable to be resolved to your satisfaction, you may refer it, in writing, to the Complaints Department, The Society of Will Writers, Chancery House, Whisby Way, Lincoln, LN6 3LQ.

The Company complies with the Society's Code of Practice of which a copy is available upon request. A Client satisfaction survey is available from your consultant upon request. The survey is also available online at <https://www.willwriters.com/public/Client-satisfaction-survey/>

Please read the above terms carefully and ensure you understand them before signing.

I/We accept the above terms of business and agree to abide by them and to be bound by them. We acknowledge that we have received a copy of this agreement.

Signed Client 1:

Print Name:

Dated:

Signed On behalf of the Company:

Signed Client 2:

Print Name:

Dated:

Signed On behalf of the Company:

SCHEDULE 1 - CANCELLATION NOTICE

This Cancellation Notice is set out in the form required by Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.

If you wish to cancel the contract, you **MUST DO SO IN A CLEAR STATEMENT** and deliver personally or send (which may be by electronic mail) this to the Company at their address below. You may use this form if you want to but you do not have to.

(Complete, detach and return this form ONLY IF YOU WISH TO CANCEL THE CONTRACT.)

To: Buckingham Gate Estate Planning

I/We (delete as appropriate) hereby give notice that I/we (delete as appropriate) wish to cancel my/our (delete as appropriate) contract

Ref:

(can be found on your receipt/invoice)

Date Contract Commenced:

Consultant's Name:

Client Name:

Client Address:

Date:

Signed:

PRIVACY POLICY

We take data privacy seriously and this privacy notice explains how we use any personal information we collect about you.

When using our website, this privacy notice should be read alongside the website Terms and Conditions.

PERSONAL DATA

In the EU's General Data Protection Regulation (GDPR), Personal Data is defined as "...any information relating to an identified or identifiable natural person ("data subject"); an identifiable person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that person."

WHAT INFORMATION DO WE COLLECT ABOUT YOU?

We collect information about you when you engage us for Estate Planning services either online, via email, via telephone or in person. We also collect information about you when you sign up to attend one of our free seminars or when you request and download one of our Estate Planning guides via our website or advertising partners.

Personal information is any information that concerns you individually, such as your name, address, telephone number, email address and your preferences in receiving information from our advertising partners. We may also collect information when you voluntarily complete client surveys or provide feedback to us.

We (and, if appropriate, our advertising partners) may also use your personal information (utilising any of the means of contact you have provided) to provide you with information about other products, programmes or services we believe may be of interest to you provided you have consented to being contacted in this way. Buckingham Gate may on occasion combine information we receive online with outside records to enhance our ability to market to you those products or services that may be of interest to you.

When you submit your personal information on the website, you are giving your consent to the collection, use and disclosure of such information as set forth in this Privacy Policy.

If you do not want to receive information on other products and services, please contact us via email: contact@buckinghamgate.co.uk or write to us.

WHY DO WE NEED TO COLLECT AND USE YOUR PERSONAL DATA?

The primary basis that we intend to use for the processing of your data is for the performance of our contract with you. We will have received the personal information from yourself, via a means as mentioned above. The information we collect from you is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data, we would also be unable to fulfil our legal and regulatory obligations.

Where special category data is required, we will obtain your explicit consent to collect and process this.

Calls to and from Buckingham Gate are monitored and recorded to enhance security, accuracy and protection.

Meetings are recorded to ensure the accuracy of our advice and to make sure that instructions are interpreted and actioned correctly.

HOW WILL WE USE THE INFORMATION ABOUT YOU?

We collect information about you to provide you with the services for which you engage us. In addition, we use the data we collect for the following purposes:

- To communicate with you about our seminars, webinars or other events you may be interested in (unless you ask us not to).
- To inform you about any new products or services that may be of interest to you (unless you ask us not to).
- To provide updates to you about your case.
- To help us to advise on your case in the future.
- To help us to defend any claims against us.
- To allow us to process your instructions accurately and efficiently.
- To allow us to undergo compliance checks to ensure the quality of our work.
- To assist with staff training and development.

WHO MIGHT WE SHARE YOUR INFORMATION WITH?

If you agree, we may email you about other products or services that we think may be of interest to you.

If you agree, Buckingham Gate may disclose your personal information to its third-party advertising partners and affiliated companies for providing the requested content to you in an efficient manner.

PRIVACY POLICY

To deliver our services to you effectively, we may send your details to third parties such as those that we engage for professional compliance, accountancy or legal service.

We may share your information with our partner advisers or affiliates to allow them to provide the Estate Planning service to you.

Where third parties are involved in processing your data, we'll have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they'll only act in accordance with our written instructions.

Where it is necessary for your personal data to be forwarded to a third party, we'll use appropriate security measures to protect your personal data in transit, such as encryption and password protecting.

To fulfil our obligations in respect of prevention of money-laundering and other financial crime, we may send your details to third party agencies for identity verification purposes.

HOW LONG DO WE KEEP HOLD OF YOUR INFORMATION?

In principle, your personal data should not be held for longer than is required under the terms of our contract for services with you. However, we are subject to regulatory requirements to retain data for specified minimum periods.

We also reserve the right to retain data for longer than this due to the possibility that it may be required to defend a future claim against us.

You have the right to request deletion of your personal data. We will comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.

In any case, we will not keep your personal data for longer than is reasonably necessary after our relationship with you has ended.

HOW CAN I ACCESS THE INFORMATION YOU HOLD ABOUT ME?

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all your personal information, please email or write to us using the contact details noted below.

When your personal data is processed by automated means, you have the right to ask us to move your personal data to another organisation for their use.

We have an obligation to ensure that your personal information is accurate and up to date. Please ask us to correct or remove any information that you think is incorrect.

MARKETING

We would like to send you invitations to our webinars and seminars we host in central London as well as information about our Estate Planning products and services which may be of interest to you.

If you have agreed to receive marketing information, you may opt out later.

You have a right at any time to stop us from contacting you. If you no longer wish to be contacted by us, please unsubscribe, opt out, or call, email or write to us.

COOKIES

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OTHER WEBSITES

Our website contains links to other websites. This privacy policy only applies to the Buckingham Gate website, www.buckinghamgate.co.uk, so when you link to other websites you should read their own privacy policies.

WHAT CAN YOU DO IF YOU ARE UNHAPPY WITH HOW YOUR PERSONAL DATA IS PROCESSED?

You also have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is:

Information Commissioner's Office

Wycliffe House, Water Lane,
Wilmslow, Cheshire, SK9 5AF

0303 123 1113 (local rate)

CHANGES TO OUR PRIVACY POLICY

We keep our privacy policy under regular review, and we'll place any updates on this web page (and/or) inform you of any changes when they occur.

HOW TO CONTACT US

Please contact us if you have any questions about our privacy policy or information we hold about you:
by email at contact@buckinghamgate.co.uk;
by post to Buckingham Gate, 68 King William Street,
London, EC4N 7HR, or; by telephone on **0203 478 2160**.

We hope that this guide has given you all of the information you need to make an informed decision about who to appoint as your Estate Planner.

To learn more about our services or to request your initial Discovery Meeting:

Tel: 0203 478 2160

Email: contact@buckinghamgate.co.uk

Web: www.buckinghamgate.co.uk



Buckingham Gate Estate Planning

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