



TO: ST JAMES'S PLACE WEALTH MANAGEMENT PLC/ST JAMES'S PLACE UK PLC

LETTER OF AUTHORITY

This **Letter of Authority** is intended to be a **legally binding document** which I have signed in order to set out and give You the necessary permission and authorisation to deal directly with my appointed Solicitors who are **Money and Me Solicitors Limited**, a firm of Solicitors who are authorised and regulated by the **Solicitors Regulation Authority** under authorisation number: **670274**. My personal details are set out in the box below.

To ensure compliance with this **Letter of Authority** and the terms set out herein, I would draw Your attention to the **Legal and Regulatory Guidance Note** below wherein the Solicitors refer to important regulatory rules of conduct and guidance issued by the **Financial Conduct Authority**.

	Personal Details
Name	
Address	
Home Telephone	
Mobile Telephone	
Email	
Date of Birth	

I confirm as follows:

Authority

I have engaged **Money and Me Solicitors Limited** as my duly appointed Solicitors and principal agent in representing my interests in connection with my legal rights against You and Your obligations to me which exist as a result of our dealings in my pensions and/or investments. This may include but is not limited to the making of, and all matters arising from, **Money and Me Solicitors Limited** submitting to You on my behalf:

- a Subject Access Request ("SAR"); or
- requests for information or documentation including but not limited to information or documentation requests arising out of, or not sufficiently dealt with, in Your response to any SAR; or

- an expression of dissatisfaction or complaint which may ultimately require the determination of the Financial Ombudsman Service or the Financial Services Compensation Scheme; or
- any Court claim for damages and losses.

Communications

You should accept and respond directly to all correspondence or any other form of communication You receive from **Money and Me Solicitors Limited** on my behalf as if such correspondence or other form of communication had been communicated to You by me.

Rights of Access

I understand and wish that **Money and Me Solicitors Limited** exercise my rights to access personal data (as defined by data protection law) and other information or documentation You may hold about and in connection with me under data protection law (which expression includes the General Data Protection Regulation and the Data Protection Act 2018) and the Consumer Rights Act 2015.

Disclosure Permission

For the avoidance of doubt, this **Letter of Authority** intends to give You my full and complete authority to override any duty of confidentiality You may have to me and to provide or disclose all information or documentation requested by **Money and Me Solicitors Limited** on my behalf that You are legally obliged to provide to me including but not limited to Your legal obligations under data protection law or the Consumer Rights Act 2015.

Validity

A copy of this **Letter of Authority** will have the same validity as the original. My digital or electronic signature will have the same validity as my handwritten signature.

SIGNED :

PRINT NAME:

DATE:

Important note to Firm: Please read the **Legal and Regulatory Guidance Note** below.

LEGAL AND REGULATORY GUIDANCE NOTE

- The **Financial Conduct Authority** (“FCA”) requires all firms whom they regulate to comply with the “**Principles**” set out in the **FCA Handbook**. Principle 6 states:

“A firm must pay due regard to the interests of its customers and treat them fairly”

FCA guidance on such fair treatment can be accessed by the following link:

<https://www.fca.org.uk/firms/fair-treatment-customers>

Such guidance states the “Consumer Outcomes” that firms should seek to achieve in order to advance the principle of treating customers fairly. We would draw Your attention to Outcome 6 which states that firms should achieve an Outcome whereby:

“Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.”

- We would also remind You of Your obligations under **DISP 1.3.1R of the FCA Handbook**. The **Financial Conduct Authority** in conjunction with other regulatory bodies issued formal guidance in February 2014 around **Letters of Authority** and reminded regulated parties such as Yourself of their obligations under such rule.