



Intermediary Terms of Business

These terms of business come into effect on the 1st May 2019 and incorporate GDPR Provisions. They replace all previous terms of business you have with us. They are for your use but must not be made available to Clients.

These Terms of Business (“Agreement”) apply to insurance products provided by The Exeter Friendly Society Limited & its subsidiary The Exeter Cash Plan, trading together as The Exeter. By submitting business to us on or after the 1st May 2019, you agree to these terms.

You are responsible for ensuring that your employees and financial advisers, and your appointed representatives, their employees and financial advisers, are aware of and comply with these terms and conditions.

DEFINITIONS GOVERNING OUR RELATIONSHIP:

Where we employ terms with **bold** lettering in this agreement these terms will have the following meanings:

“Account Opening Form”: means the completed form submitted to EXETER to set up an intermediary account.

“Appointed Representative” means any company, partnership or person who is exempt from the requirement to be an authorised person for the purposes of section 39 FSMA for whom you have accepted responsibility in the conduct of business.

“Business”: means advising on/arranging any products and services offered by EXETER at any time.

“Business Day”: means a day other than a Saturday, Sunday or public holiday in England when banks in London are open for business.

“Adviser”: means any person submitting business through your agency with us including any Appointed Representatives.

“Claw-back Period”: means the length of time over which Indemnity Commission is earned as set out in the Schedule.

“Client”: means the applicant for Business introduced by You and for whom You have been appointed to act as agent and provide advice.

“Client Data”: means the Personal Data and/or Sensitive Data of a Client.

“Commission” and Commission Statement are described in the Exeter Commission Schedule.

“Confidential Information”: means all confidential information (in any form) disclosed by a party. Including, but not limited to, any information that would be regarded as confidential by a reasonable business person and/or any information developed by the parties while carrying out this agreement relating to:

the business, affairs, Clients, clients, suppliers, plans, intentions or market opportunities of the disclosing party; and/or

the operations, processes, product information, know-how, designs, trade secrets or software of the disclosing party.

“Connected Person”: means your employees, spouse, partner or other relative of any such person

“Data Controller”: has the meaning given to it in the Data Protection Laws.

“Data Protection Laws”: shall mean the Data Protection Act 1998 (and, once enacted, any replacement thereof including as foreseen by the UK Data Protection Bill HL 66), Data Protection Directive (95/46/EC), the Privacy and Electronic Communications (EC Directive)

Regulations 2003, Regulation (EU) 2016/679 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (commonly referred to as the "GDPR"), together with any and all other laws, regulations or other statutory instruments relating to the protection of personal data applicable to the Service Provider and/or the Customer in any relevant jurisdiction..

“Exempt Person”: has the meaning given to it in the FCA Rules.

“EXETER”, “We” “Our” or “Us”: shall mean The Exeter Friendly Society Limited & its subsidiary The Exeter Cash Plan, trading together as The Exeter.

“FCA”: means the Financial Conduct Authority and any successor organisation.

“FCA Rules”: the rules, guidance and glossary of the FCA as set out in the FCA Handbook as amended from time to time.

“FSMA”: means the Financial Services and Markets Act 2000.

“Indemnity Basis”: means where Commission is paid by EXETER to You in a lump sum (Indemnity Commission) on the assumption that a Client will maintain the agreed premiums for the Business accepted by EXETER for the minimum of the Claw-back Period applicable to that Business.

“Intellectual Property Rights”: means patents, rights to inventions, copyright and related rights, moral rights, trade marks, business names and domain names, goodwill and the right to sue for passing off, rights in designs, rights in computer software, database rights, rights to use, and protect the confidentiality of, confidential information (including know-how and trade secrets), other intellectual property rights, in each case whether registered or unregistered and including all applications and rights to apply for and be granted, renewals or extensions of, and rights to claim priority from, such rights and all similar or equivalent rights or forms of protection which subsist or will subsist now or in the future in any part of the world.

“Intermediary”: means an FCA authorised person or FCA authorised professional firm carrying out an insurance mediation activity as defined in the FCA glossary.

"Intermediary Data" means any Personal Data and/or Sensitive Data that is provided by You or which is otherwise processed by the Exeter in accordance with this agreement that is not Client Data.

“Money Laundering Legislation”: means the FCA Rules, The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017, the Proceeds of Crime Act 2002, the Terrorism (United Nations Measures) Order 2009, the Joint Money Laundering Steering Group's Guidance Notes for the Financial Sector and/or any other applicable money laundering or terrorist financing legislation.

“Non-Indemnity Basis”: means where Commission is paid by EXETER to You on an "as earned" basis by way of equal monthly instalments which are dependent on the Client paying the agreed premiums for the Business accepted by EXETER.

“PEP”: means a politically exposed person or a family member or a known close associate of a PEP.

“Personal Data”: has the meaning given to it in the Data Protection Laws.

“PRA”: means the Prudential Regulation Authority and any successor organisation.

“Product”: means any product offered for sale or service arranged by Us.

“Unearned Commission”: means Commission paid on an Indemnity Basis where the Client has failed to maintain the agreed premiums for the Business accepted by EXETER for the minimum of the Claw-back Period applicable to that Business. **“Reclaimed Commission”**: means Unearned Commission which EXETER is entitled to reclaim from You pursuant to this agreement.

“Renewal Commission”: means commission payable to You on a non-indemnity basis for ongoing servicing of Your Client in respect to an Exeter Product at the completion of the claw back period.

“Sensitive Data”: has the meaning given to it, or "special categories of data" in the Data Protection Laws.

“Website”: means The EXETER website which is currently at www.the-exeter.com

“You” or **“Your”**: means the Intermediary from whom We accept Business in accordance with these terms of business and in the case of networks of Intermediaries, means all such intermediaries together with any other individual, company, partnership or other organisation associated with them including Advisers.

A reference to a statute or statutory provision is a reference to it as amended, extended or re-enacted from time to time and shall include all subordinate legislation made from time to time under that statute or statutory provision.

1. PLACING BUSINESS WITH THE EXETER

- 1.1 You may submit applications for Business to EXETER on behalf of Your Clients.
- 1.2 To be able to submit applications for Business to EXETER You must complete an on-line Account Opening process. (f).
- 1.3 EXETER are under no obligation to accept any application(s) submitted by You.

2. YOUR RESPONSIBILITIES

- 2.1 You must:
 - (a) comply with all legal and regulatory requirements of the FCA and the Act (including those relating to professional indemnity insurance) necessary to act as agent for Clients and to carry out Your business in advising Clients and/or submitting applications for Business to EXETER on behalf of Clients.

- (b) on demand, provide EXETER with a copy of:
 - (i) Your current professional indemnity insurance certificate; and
 - (ii) any records maintained by You relating to the Business.
- (c) Inform EXETER immediately if:
 - (i) Your professional indemnity insurance cover no longer complies with FCA requirements;
 - (ii) Your FCA permissions, Authorised Person status or Exempt Person status (as applicable) is altered in any way or You receive notice that the FCA intends to make such alterations or, if an Appointed Representative, that its Network intends to make such alterations or terminate or suspend You;
 - (iii) You are in breach or have reasonable cause to suspect You will be in breach of any term of this agreement.
- (d) Act in the Client's best interest and be solely responsible to the Client for all matters relating to advising on suitability.
- (e) Pass all documentation and/or information passed to You in connection with this agreement to its intended recipient, including without limitation, information given to You by the Client which may affect EXETER's decision to accept that Client's application for Business.
- (f) In relation to all EXETER Business, present all information in the form specified by EXETER.
- (g) Endeavour to provide any information that EXETER requests as quickly as possible. You provide such information and any other information that could reasonably be considered relevant to the Business in good faith and use all reasonable endeavours to ensure that the information provided by You are complete and accurate.
- (h) Comply with all reasonable and lawful instructions of EXETER.
- (i) In the case of private medical insurance Business, EXETER will issue renewal documentation, including details of any change in the terms and conditions applying to the Business and to the items covered, to You (or a notice that EXETER will not invite renewal) within a reasonable time. In such case, you pass on such information to the Client not less than six weeks prior to the renewal date.
- (j) Indemnify EXETER against all claims, proceedings, costs (including reasonable legal costs) and losses incurred by EXETER as a result of:
 - (i) You submitted business to EXETER beyond Your authorisation;

- (ii) You submitted incorrect information to EXETER;
- (iii) You infringe any of EXETER's Intellectual Property Rights;
- (iv) The intellectual property provided by You to EXETER infringing the intellectual property rights of a third party;
- (v) A dispute arising between You and another person who is entitled to receive Commission from EXETER in respect of an application for Business by a Client. Subject to this indemnity, EXETER shall have absolute discretion as to whom it shall pay such Commission;
- (vi) A decision by the FCA, PRA, Financial Ombudsman Service or any other successor or regulatory body or court that EXETER are liable to pay a claim to a Client arising as a result of any breach by You of this agreement;
- (vii) The breach, negligent performance or failure or delay in performance of this agreement by You, its employees, Appointed Representatives (if applicable), agents or subcontractors;

This Clause 2.1(j) shall survive termination of this agreement.

2.2 You shall not:

- a. produce any marketing material for EXETER Business or use EXETER name, logo or trade marks on any marketing material for EXETER Business without the prior written consent of EXETER;
- b. have any license or right to use any of EXETER Intellectual Property Rights without EXETER's written consent;
- c. collect premiums on EXETER' behalf; and/or
- d. copy, alter or loan any books, documents, computer hardware or software belonging to EXETER and in Your possession without EXETER' prior written consent. Such items will be made available to EXETER for inspection on request.

2.3 Clause 2.2 shall survive termination of this agreement.

3 EXETER RESPONSIBILITIES

3.1 EXETER shall:

- a. maintain the necessary and appropriate FCA and PRA authorisation required for its Business;
- b. produce all information required by the FCA Rules in respect of its Business (including but not limited to all pre-contractual, post-sale and renewal information); and

- c. where you continue to act on behalf of a Client, we will endeavour to keep you informed of relevant events such as unpaid premiums and claims or changes to Adviser Charges

3.2 EXETER may:

- a. send documents directly to a Client. If You request, we will endeavour to keep You informed of such communications
- b. if You do not introduce Business to us for a period of at least three continuous years or are unable to service your client, we may stop paying servicing commission due on all Business already transacted.
- c. no provision of this agreement shall oblige EXETER to act contrary to its legal or regulatory obligations and no act or omission of EXETER required for legal or regulatory purposes shall be considered a breach of this agreement.

4 COMMISSION

- 4.1 Subject to any amendments to the FCA Rules or law, We will pay commission on all applications for Business submitted by You on behalf of Clients, which has been accepted by EXETER. All business submitted must include Your unique agency number. You can select the frequency your commission is paid to your firm whether daily, weekly or monthly, However Exeter reserve the right to alter this frequency at any time.
- 4.2 Commission will be paid on the terms set out at in this clause and in accordance with the current Commission Schedule.
- 4.3 Commission is payable inclusive of any applicable Value Added Tax or any similar or replacement tax, duty or levy. You are responsible for accounting to the relevant authority for any tax payable in relation to payments made by EXETER.
- 4.4 EXETER may unilaterally vary the Schedule on providing You with 20 Business Days written notice and any such new terms will apply automatically on the expiry of the notice period on business submitted from that date.
- 4.5 EXETER will cease to pay any Commission to You under this Clause if You or a Client notifies EXETER that You are no longer acting as the Client's agent.
- 4.6 If either You or Us (each a Party and together the Parties) fails to make any payment due under this agreement by the due date for payment, then the receiving party shall be entitled to charge interest on the overdue amount at the rate of 4% per annum above Barclays Bank Plc's base rate from time to time. Such interest shall accrue daily from the due date until actual payment of the overdue amount, whether before or after judgment.
- 4.7 Exeter won't pay Commission on Indemnity Basis on any Product taken out by You or any Connected Person.

5 CLAWBACK OF COMMISSION

- 5.1 Where a Client cancels, alters, appoints another intermediary, or suspends the Business (including but not limited to reducing or missing premiums) during the Claw-back Period applicable to that Business, EXETER will reclaim from You any Unearned Commission already paid to You. EXETER shall notify You in writing as soon as reasonably practicable of any Reclaimed Commission and may:
- 5.1.1 set-off any Reclaimed Commission against any other Commission or amount payable to You; or
 - 5.1.2 submit a written request to You that You reimburse EXETER the full amount of Reclaimed Commission within 10 Business Days.
- 5.2 We reserve the right to share debt information with the Elixir 2000 group as well as other parties including other insurers and as required by the FCA.

6 CLIENT BANK/AR/ADVISER'S TRANSFERS

- 6.1 In the event that:
- a. Your Clients are transferred to another Intermediary, ongoing renewal commission and any initial commission liability will transfer to the recipient Intermediary, or
 - b. Your Advisers are transferred to another Intermediary, ongoing renewal commission and any initial commission liability will transfer to the recipient Intermediary, or
 - c. one or more of your Appointed Representatives are transferred to another Intermediary, ongoing renewal commission and any initial commission liability will transfer to the recipient Intermediary.
 - d. an individual policy holder transfers the servicing rights of their policy to another intermediary, ongoing renewal commission will transfer to the recipient intermediary, but any outstanding initial commission liability will remain with you.

7 DATA PROTECTION

- 7.1 The parties agree that, with respect to the parties' rights and obligations under this agreement and with respect to any Client Data and/or Intermediary Data, both You and The Exeter are each Data Controllers of the Client Data and Intermediary Data and as such:
- a. You and The Exeter shall comply at all times with the Data Protection Laws when processing Client Data and/or Intermediary Data;
 - b. You and The Exeter agree not to do, or fail to do, or permit to be done, anything which causes the other party to be in breach of its obligations under the Data Protection Laws ; and

- c. each party shall provide reasonable cooperation and assistance to the other party to enable the latter party to fulfil its respective obligations under the Data Protection Laws.

7.2 Each party warrants to the other, that, where either You or We collect Client Data (and where You provide us with Intermediary Data), which it subsequently transfers or makes available to the other, that We or You (as applicable) have:

- a) collected such data fairly and lawfully in accordance with Data Protection Laws;
- b) a valid "lawful basis" to transfer such data to the other party in accordance with Data Protection Laws; and
- c) a "valid lawful basis" for the other party to process that data in accordance with its obligations under this agreement in accordance with Data Protection Laws and that any such use will not breach the Data Protection Laws.

7.3 You shall:

- a) at all times not act in any way in relation to the Client Data (or otherwise) which might reasonably damage the reputation or goodwill of The Exeter or its relationship with Clients; and
- b) at Intermediary's cost, promptly provide to Us all information in Your possession concerning any unauthorised or accidental disclosure of, or access to, the Client Data and promptly inform the data protection regulator or data subjects in respect of such an incident.

7.4 In order to consider your application to be an Intermediary for The Exeter, and to comply with the FCA Rules and FSMA, we may need to collect personal data about You and any person associated with or employed by You when you complete the registration form to set up an adviser account with The Exeter and thereafter throughout the course of Our business relationship with You. We will use this Intermediary Data to process your application for registration and on an ongoing basis to administer Your adviser account and develop Our business relationship with You. We shall process all Intermediary Data in accordance with our privacy policy which can be accessed on our website <https://www.the-exeter.com/>.

7.5 In accordance with our privacy policy found on Our website at <https://www.the-exeter.com/privacy-policy.html> You consent to our using your personal data for profiling, segmentation and dynamic content to ensure that you are informed of developments with regard to our product range and services.

7.6 The above Clauses under the heading "Data Protection" shall survive termination of this agreement.

8 CONFIDENTIALITY

8.1 Each party undertakes that it shall not at any time disclose to any person any Confidential Information with the exception that each party may disclose the other party's confidential information:

- (a) to its employees, officers, representatives or advisers who need to know such information for the purposes of carrying out the party's obligations under this agreement. Each party shall procure that its employees, officers, representatives or advisers to whom it discloses the other party's Confidential Information comply with this Clause;
- (b) where the information is in or enters the public domain other than by way of breach of this agreement; and
- (c) as may be required by law, a court of competent jurisdiction or any governmental or regulatory authority.

8.2 No party to this agreement shall use any other party's Confidential Information for any purpose other than to perform its obligations under this agreement.

8.3 All documents and other records (in whatever form) containing Confidential Information supplied to or acquired by You from EXETER shall be returned promptly to EXETER on termination of this agreement, and no copies shall be kept.

8.4 The above Clauses under the heading "Confidentiality" shall survive termination of this agreement.

9 MONEY LAUNDERING

9.1 You must comply with all legislation, guidance and regulation regarding anti-money laundering and terrorist financing. This includes, but is not limited to, compliance with the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) regulations 2017, the FCA Handbook, Joint Money Laundering Steering Group guidance and any successor or other competent bodies. We will rely on You for the purposes of satisfying regulation 39(1) of the Money Laundering Regulations and You must undertake to Us that you will fulfil the obligations set out in regulation 39(2)(a) & 39(2)(b)(ii) and immediately on request by Us supply to Us all of the information required under regulation 39(2)(b)(i) of the Money Laundering Regulations. We reserve the right to carry out further customer due diligence without referring to You if we consider it appropriate to carry out additional verification.

10 BRIBERY & CORRUPTION

10.1 You agree that you will have in place adequate and effective procedures for detecting and monitoring Bribery & Corruption and will regularly audit and monitor such procedures to prevent a breach of any such compliance. You agree to report promptly to us in writing any breaches of such compliance (including where there is a suspicion of a breach or an allegation of a breach) which are or may be relevant to these Terms.

11 FRAUD

11.1 To the extent that any applicable Fraud Regulations and/or obligations apply to you, your business or your officers, agents, sub-contractors, or employees in any relevant jurisdiction, in providing regulated services to Client and introducing Business to us,

you represent that you, your business, your officers and employees are compliant and will remain compliant with such Regulations and/or obligations and that shall include ensuring that your officers and employees undertake reasonable levels of training in relation to Fraud.

- 11.2 You agree that you will have in place adequate and effective procedures for detecting and monitoring Fraud and will report promptly to us in writing any breaches of compliance which are relevant to these Terms. We reserve the right to perform our own investigation if we suspect there has been fraudulent activity

12 EXETER WEBSITE

- 12.1 You are authorised to conduct business through the Website and will be provided with access, an access code and a password to the Website during the term of this agreement.
- 12.2 EXETER may make changes or corrections to, alter, suspend or discontinue any aspect of the Website including Your access to it.
- 12.3 You are solely responsible for all use of and for protecting the confidentiality of any user name or password, e-mail verification or link authorisation that may be given to You to access the Website. You may not share these with, or transfer them to any third parties and must notify EXETER immediately of any unauthorised use of them or any breach of security regarding the Website that comes to Your attention.
- 12.4 Any user name, password, e-mail verification and link authorisation remains EXETER property and You agree to destroy records of these upon termination of this agreement.
- 12.5 If You are domiciled outside the UK You must satisfy itself that it is lawfully able to use the Website and is solely responsible for complying with any and all applicable local laws relating to the Website.
- 12.6 EXETER accepts no liability to You to the extent permitted by applicable law, for any costs, losses or damages resulting from or related to the access or attempted access of the Website by You from a jurisdiction outside the UK.
- 12.7 EXETER cannot guarantee that the Website will operate continuously or without interruption or be error free and accepts no liability for its unavailability.
- 12.8 You must not attempt to interfere with the proper working of the Website and in particular must not attempt to circumvent Our security, tamper with, hack into, or otherwise disrupt any of Our computer systems, servers, or website routers or any other internet connected devices.

13 GENERAL

- 13.1 We reserve the right, at Our absolute discretion, not to accept Business from You.

- 13.2 We won't accept Business from You if You don't have the correct permissions or if You stop being authorised by the FCA.
- 13.3 By accepting the terms of this Agreement You confirm that you have embedded and are maintaining the FCA Treating Customers Fairly outcomes as well as the FCA Conduct Rules within Your business, and are able to evidence this in Your business culture and practices.
- 13.4 You are solely responsible for any advice You give to a Client in relation to any Product You sell them under this Agreement.
- 13.5 Nothing in this agreement shall be deemed to establish any partnership or joint venture between any of the parties, constitute any party the agent of another party, or authorise any party to make any representations or enter into any commitments for or on behalf of any other party.
- 13.6 This agreement constitutes the entire agreement between the parties and supersedes and extinguishes all previous agreements and understandings between them, whether written or oral, relating to its subject matter. Each party acknowledges that it does not rely on any statement, representation, assurance or warranty (whether made innocently or negligently) that is not set out in this agreement. Nothing in this clause shall limit or exclude any liability for fraud.
- 13.7 You may not vary this agreement.
- 13.8 EXETER shall be entitled to vary this agreement upon giving You one months' notice, which may be by notice on our website.
- 13.9 EXETER shall be entitled to vary this agreement immediately where changes in the FCA Rules, or any other regulatory obligation or applicable law require. In such cases EXETER shall give You notice of such variation as soon as reasonably practicable after the variation takes effect. Unless required by FCA Rules, any other regulatory obligation on EXETER or applicable law, no variation to this agreement shall affect Business already accepted by EXETER or applications submitted by You on behalf of Clients before the variation date.
- 13.10 This agreement is personal to the parties and neither party shall assign, transfer, mortgage, charge, subcontract, declare a trust over or deal in any other manner with any of its rights and obligations under this agreement without the prior written consent of the other Party.
- 13.11 No failure or delay in exercising any right under this agreement or by law shall constitute a waiver of any right nor shall it prevent the further exercise of any right.
- 13.12 If any provision or part-provision of this agreement is or becomes unenforceable it shall be deemed modified to the minimum extent necessary to make it enforceable. Alternatively, if this isn't possible the relevant provision or part-provision shall be deemed deleted. Any alteration to the agreement under this clause shall not affect the enforceability of the rest of this agreement.

- 13.13 Neither Party is liable for any failure or delay in performance of this agreement which is caused by circumstances beyond the reasonable control of a party including, but not limited to, strikes, industrial disputes, Acts of God, war, terrorism, lightening or storm or any event analogous to these examples.
- 13.14 No one other than a party to this agreement shall have any right to enforce any of its terms.
- 13.15 All notices shall be in writing and delivered to the relevant party's principal place of business by hand, pre-paid first-class post or other next Business Day delivery service or sent by fax to its main fax number. Any notice shall be deemed to have been received:
- (a) if delivered by hand at the time the notice is left at the proper address;
 - (b) if sent by pre-paid first-class post or other next Business Day delivery service, on the second Business Day after posting or at the time recorded by the delivery service.
 - (c) if sent by fax, on the next Business Day after transmission.

This clause does not apply to the service of any proceedings or other documents in any legal action or, where applicable, any arbitration or other method of dispute resolution. For the purposes of this clause, "writing" shall not include e-mail.

- 13.16 EXETER may accept e-mail or other electronic communications from or with You upon such terms and subject to such additional or separate conditions as EXETER shall notify You in good time. EXETER shall not be liable if such communications:
- (a) are not, in whole or in part, received or are delayed for whatever reason; or
 - (b) are corrupted, intercepted or their security otherwise compromised.
- 13.17 This agreement and any dispute or claim arising out of, or regarding it, or its subject matter, or formation (including non-contractual disputes or claims), shall be governed by and construed in accordance with the law of England and Wales. The courts of England and Wales shall have exclusive jurisdiction to settle any such dispute or claim.
- 13.18 If you handle client money you must;
- (a) have the relevant permission from the FCA
 - (b) pass client money to us promptly and without deduction
 - (c) act for the client and not as our agent.

14 TERMINATION

- 14.1 This agreement may be terminated immediately by either party giving to the other party written notice to terminate.

14.2 Termination of this agreement shall not affect:

- (a) any rights, remedies, obligations or liabilities of the parties that have accrued up to the date of termination. This includes the right to claim damages in respect of any breach of the agreement which existed at or before the date of termination.
- (b) The payment of any Commission due to You as a result of Business introduced by You and accepted by EXETER prior to termination.

14.3 Upon termination of this agreement:

- (a) EXETER will prepare a final Commission Statement which will be settled by way of immediate payment by either party of the balance due to the other party.
- (b) You will cease using EXETER's literature and liaise with EXETER regarding the disposal of all such literature relating to EXETER. For the avoidance of doubt this does not include any correspondence between the parties relating to this agreement.

To Contact Us:

Health insurance and protection

Advisers: 0300 123 3203

Members: 0300 123 3201

PMI Claims: 0300 123 3253

IP Claims: 0300 123 3200

Members: member@the-exeter.com

Advisers: adviser@the-exeter.com

Administration Centre:

Lakeside House Emperor Way

Exeter EX1 3FD

Cash plan and Medicare

Advisers: 0300 123 3257

Clients: 0300 123 3256

Clients: cashplan@the-exeter.com

Advisers: cashplan.adviser@the-exeter.com

Administration Centre:

Jewry House Jewry Street

Winchester SO23 8RZ

The Exeter Friendly Society Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with Financial Services Register number 205309, and its subsidiary,

The Exeter Cash Plan also authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with Financial Services Register number 202311.

Both companies trade as The Exeter and have their registered office at Lakeside House Emperor Way Exeter EX1 3FD. You can check on both companies at www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768