

## 1. Definitions

1.1. In these Terms the following definitions shall apply:

"User"

means a person who uses the Service for the purposes of either searching for and identifying a Professional who meets their needs for advice or providing feedback on that Professional.

"Financial Advisers"

means Independent Financial Advisers (IFAs) or other Financial Advisers who register on the site in order to promote their services and credentials to Users.

"Professionals"

means an Independent Financial Adviser or Financial Adviser who registers on the Website in order to promote their services and credentials to Users.

"Service"

means the online and telephone service operated through the Website whereby Users can search for financial advice, be qualified and matched to the best available Professional, and then connected to that Professional through warm telephone transfer or by forwarding the Users' details by email.

"Meet Professionals", "the Company", "us", "we" and "our"

means Meet Professionals Limited, a Company registered in England (No. 11534656) whose registered address is 46 Hawkcliffe View, Silsden, Keighley BD20 0BS.

"Website"

means the website [www.meet-professionals.co.uk](http://www.meet-professionals.co.uk) and all the pages, content and sub-domains contained within, plus other Company sites dedicated to the Service, such as [www.meet-ifa.co.uk](http://www.meet-ifa.co.uk) which is our site for Professionals to learn about and register with the Service.

## 2. Nature of the Service

2.1. The primary purpose of the Service is to help Users find the right Professional for their financial advice needs. The company endeavours to match the best available Professional to the User needs they have communicated to us. Once the User is connected to the Professional, it is the responsibility of the User to evaluate and determine the suitability of the Professional for their needs. Additionally, it follows that the User and Professional would be expected to agree the fee arrangements and other terms of engagement with the Professional, and as applicable, the User has the responsibility to assess the suitability of any recommendations the Professional makes, including any recommendations to the User of financial products or services.

2.2. Prior to the initial registration of a Professional on the Website, and on occasion after that (at a frequency determined by the Company), we will check the Professional's status with either their employer and/or the relevant regulatory or professional body. The Company also requests the description of the Professionals' services and qualifications, which may be displayed on the Website, are accurate. We shall not be responsible for conducting any other checks on Professionals.

2.3. We do not recommend any Professional, and our introduction of a particular Professional to the User, cannot be relied upon by anyone that they are approved or endorsed by us in any way.

2.4. We are not authorised to give, and we do not give, any financial or legal advice through the Service. In providing the Services, we are not acting as a contractor or agent for any other person.

## 3. Acceptance of Terms and Term of Agreement

3.1. By submitting an online registration via our dedicated registration site <https://member.meet-ifa.co.uk>, in part or whole, you agree to comply with and be bound by these Terms & Conditions of Service from that time

until you or Meet Professionals cancel the Agreement.

#### 4. Completion of Profile

4.1. During registration for the Services you will be asked to complete your online profile, which you must do as fully and accurately as possible. You must not link any part of your profile created on our platform to your own website, nor include your contact details or encourage people to contact you through a channel other than through our Services.

4.2. You are responsible for keeping your profile up to date at all times and you must promptly notify us of any material changes in relation to your details or status which may affect your eligibility to be introduced to Users on the Service (including without limitation any change in your FCA registration).

#### 5. Fees and Payment

5.1. Any significant changes to our charging structure will be communicated in advance via e-mail to Professionals using the Services at the time.

5.2. By registering and then declaring within your account profile that you are available to receive introductions, you have committed to pay for those introductions as and when they are introduced to you. You can select the number of introductions you are willing to buy in any month, and equally you can turn off your willingness to receive introductions. In the event you turn off introductions, in your account dashboard, it will exclude any active introductions that we have just supplied to you.

5.3. The fees are available at [www.meet-ifa.co.uk](http://www.meet-ifa.co.uk) and below in Schedule 1. This includes the basis by which Users are allocated to different pots (High Net Worth, Affluent and Mass Affluent) and the rates associated with those pots.

5.4. As part of registration, you will set up a Direct Debit mandate, so that we can request payment at the moment we introduce a User to you. An invoice will be sent by way of confirmation of the introduction we have made. If for any reason this process fails – you agree to pay all costs incurred in line with the fee structure by BACS within 3 working days. If money is due at the point of cancellation of the Agreement by either party, the outstanding balance continues to be owed.

5.5. In the event the Company accepts that a legitimate case for a refund has been made by you via our [customer-service@meet-professionals.co.uk](mailto:customer-service@meet-professionals.co.uk) email address, the fee (including vat) minus an administration fee will be credited to your bank account. That administration fee is detailed in Schedule 1 below. It should be noted that persistent requests for refunds by you will be grounds for the Company to cancel your account.

#### 6. Cancellation

##### 6.1. Your right to cancel

You may cancel this Agreement with us at any time by writing to [customer-service@meet-professionals.co.uk](mailto:customer-service@meet-professionals.co.uk) using subject line “Cancellation of Agreement with Meet Professionals” giving 3 working days’ notice.

##### 6.2. Cancellation by sustained poor feedback

We may cancel your account on our platform at any time. We retain the right to cancel this Agreement as a result of sustained poor feedback regarding you from Users, giving you 3 working days’ notice.

### 6.3. Cancellation for Breach of the Agreement

We may cancel your account immediately and without notice and remove and discard any content within the Website if you commit a breach. Breaches are as follows:

6.3.1. You cease providing the services of a Professional;

6.3.2. You fail to comply fully with any of our investigations into the validity of information you have provided or feedback you have received from Users, or those investigations raise significant suspicions, as determined by us at our sole discretion;

6.3.3. Your FCA registration, or other equivalent professional accreditation, lapses or is cancelled, or you become subject to any inspection, investigation or enquiry by the FCA or any other professional statutory or regulatory body (save for routine inspections in the ordinary course) or any consumer body or reputable news service;

6.3.4. Your firm has a legally binding contract in place with you that requires you to deactivate your Meet Professionals account upon you leaving the firm;

6.3.5. We receive a complaint about you from a User or you become involved in a dispute with a User, in circumstances where the Company considers, in its absolute discretion, that your continued participation in the Service or presence on the Website may cause harm to the business or reputation of (i) the Service, (ii) Meet Professionals or (iii) the Company's officers or employees;

6.3.6. You commit a material breach of the General Terms or these Professional Terms (including, without limitation, failure to make any payment of Fees when due); (i) you become unable to pay your debts within the meaning of the Insolvency Act 1986, or (ii) a receiver, liquidator, administrator or trustee in bankruptcy is appointed in respect of all or any part of your undertaking or assets, or (iii) you enter into a creditors' voluntary arrangement or an individual voluntary arrangement, or (iv) any order is made or resolution is passed in connection with the liquidation, administration, bankruptcy or winding up of you or your business.

6.3.7. It is your obligation under this Agreement to notify us immediately in writing upon becoming aware that a breach has occurred.

## 7. User Management

7.1. Our offer within our Services to Users obliges you to make a free 60 minute, no obligation consultation with the User we introduce to you.

7.2. You can notify us in your registration of your availability to accept introductions and the time of day you are typically available to do so. You agree that you will make all reasonable endeavours to be available to receive calls transferred to you by our call centre. It is a really important part of the process that initial calls can be answered in person.

7.3. You agree that, promptly (and in any event within one Business Day) following receipt of a Web Form enquiry for a User through the Service, you will make contact with the User directly by telephone or email, observing any contact preference that User may have asked for.

7.4. We reserve the right to verify your compliance with our terms generally by any lawful means including (without limitation) by contacting Users, mystery shopping and through monitoring on-site behaviour.

7.5. You understand and agree that we reserve the right to contact Users during their use of the Service and that

upon request by a User, we are entitled (but not obliged) to investigate and become involved in any User complaint or grievance or any dispute between you and a User.

7.6. The terms and conditions relating to the User can be found at <https://meet-professionals.co.uk/terms-conditions-of-service/> for further information.

## 8. Accuracy of Information

8.1. By completing a Registration Form and using the Service you unconditionally confirm that:

8.1.1. You acknowledge and agree that, without the need for any further consent, Meet Professionals shall be entitled to contact directly the FCA (and/or any other applicable professional or certifying body), financial institutions, networks and any other body or organisation which Meet Professionals may at its discretion decide, in order to verify and verify the validity of any information provided by you or provided by a User posting feedback about your service.

8.1.2. In the case of an individual representative of a financial advice firm we also reserve the right to contact your employer or any previous employer of such representative for the same purpose. You also acknowledge and agree that, without the need for any further consent, Meet Professionals shall be entitled to inform such bodies and organisations of any suspicions it may have concerning the authenticity of any information provided by you in connection with the Services.

8.1.3. The details provided by you when registering should be a true, fair and accurate in all material respects and comply with all applicable regulatory or statutory requirements;

8.1.4. All wider information supplied by you in your videos or podcasts profile are true, fair and accurate in all material respects and complies with all applicable regulatory or statutory requirements.

## 9. Compliance with law

9.1. You acknowledge and agree that in completing your registration and then participating in the Service and providing services to Users you are required to inform yourself of and comply with all applicable laws, regulations and guidelines (whether mandatory or not) and Meet Professionals shall have no responsibility for reviewing or verifying your compliance.

## 10. User Feedback

10.1. You acknowledge and agree that feedback from Users to whom you have provided advice may be published on the Website and in such other places and/or forms as Meet Professionals shall reasonably decide, and that we shall not have any responsibility for screening or monitoring such feedback.

10.2. In the event that you suspect that any feedback made about you on the Website is not authentic feedback from a User advised by you, or you consider any feedback to be abusive, libellous or inappropriate you should bring this to our attention and we will investigate and at our absolute discretion and with due speed may choose to edit or remove the feedback.

## 11. Use of Information in Promotional Material

11.1. By registering, you give Meet Professionals permission to reference you, your profile, your photo and your User feedback in any material which promotes our websites.

### 11.2. The Company's Obligations

On cancellation we will remove your information from our sites and promotional material within 1 week. We shall not be liable for any loss of revenue suffered by you or your firm as a result of not being listed.

### 11.3. Your Obligations

11.3.1. You shall provide the Company with all information required by Meet Professionals including the welcome video, a high-resolution upper body photograph and 150 words to be used on selected landing pages and participation in the Meet Professionals Podcast.

11.3.2. You warrant and represent that all information provided to us is accurate and complete.

11.4. Intellectual Property Rights

11.4.1. All copyrights, design rights and other forms of intangible asset created (or the subject-matter of which is created) by or on behalf of the Company shall belong to us without limitation. For the avoidance of any doubt, we shall be entitled to publish and re-publish all material created in the course of providing our Services and retain the right to use all such material for our future professional use.

11.4.2. You may not use the “Meet Professionals” name, trademark or logo without our prior express consent.

12. Privacy

12.1. All data will be stored, protected and managed in line with the Data Protection Act 1998 (“DPA”), the General Data Protection Regulation (GDPR) and any other relevant legal requirements.

13. Governing Law & Jurisdiction

13.1. These Terms shall be governed by and interpreted in accordance with English law. Disputes arising in connection with these Terms shall be subject to the exclusive jurisdiction of the English courts.

13.2. If any provision of these Terms is held to be illegal or unenforceable such provision shall be severed and the remainder of these Terms shall remain in full force and effect, unless the business purpose of the contract between us is substantially frustrated as a result.

SCHEDULE 1 – Pricing

Our introduction prices vary according to the method of introduction (warm telephone transfer or web-form).

Description	High Net Worth	Affluent	Mass Affluent
	High Net Worth Individuals who have been assessed by us through a qualification telephone call, and/or through the use of affluence and property value data as having assets of £250,000 or more not including the value of their main residence.	Affluent Individuals who have been assessed by us through a qualification telephone call, and/or through the use of affluence and property value data as having assets between £100,000 and £250,000 not including the value of their main residence.	Mass Affluent Individuals who have been assessed by us through a qualification telephone call, and/or through the use of affluence and property value data as having assets below £100,000 not including the value of their main residence.
Warm Telephone Transfer	£295 plus vat	£225 plus vat	£149 plus vat
Web-Form	£225 plus vat	£169 plus vat	£115 plus vat
Administration Fee for refunds (Clause 5.5)	£50 plus vat		