
Terms and Conditions

General

These Terms and Conditions shall apply to your use of the Retirement Line Introducer Service and act as an agreement in respect of the introduction of clients by you to Retirement Line Limited.

By registering with and using Retirement Line you agree to be bound by the Terms and Conditions set out below.

We reserve the right to alter these Terms and Conditions from time to time but if we do so we shall beforehand post any such changes on the Retirement Line website. Your continued use of the Retirement Line Introducer Service shall constitute acceptance of the amended Terms and Conditions.

By using Retirement Line you agree that business will be placed with a chosen Product Provider through Retirement Line Limited.

Retirement Line Limited is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent regulator of financial services in the United Kingdom. Retirement Line Limited is entered on the financial services register (www.fca.gov.uk/register) under reference 726601.

1. Definitions

- 1.1. "You" and "your" means the introducer who wishes to use the Retirement Line Introducer Service.
- 1.2. "We" "us" "our" and "Retirement Line" means Retirement Line Limited of, 52 Forder Way, Peterborough, PE7 8JB, its employees, agents and its successors and includes any person or business to whom we may transfer our rights under these Terms and Conditions.
- 1.3. "Product Provider" means the provider of any product made available through Retirement Line.
- 1.4. "Act" means the Data Protection Act 1998
- 1.5. "Introducer Fee" means the payment we make to you for introducing a client to Retirement Line who then completes their annuity purchase through us.
- 1.6. "Agreement" means these Terms and Conditions and any supplementary Terms and Conditions.

2. Use of the Retirement Line website

You agree that your use of the website shall at all times be in accordance with the following conditions:

- 2.1. You will not do anything that affects the integrity or security of the website or causes or may cause harm, detriment or unreasonable inconvenience to other users of the website or any person or entity otherwise connected with us.
- 2.2. You may only;
 - 2.2.1. use the password allocated to you by us for the lawful purposes of your business as a financial adviser or service provider and/or the provision of administration services to financial advisers or service providers;
 - 2.2.2. access and use Retirement Line for lawful purposes only;
 - 2.2.3. access and use Retirement Line strictly in accordance with these Terms and Conditions.
- 2.3. You will not gather, extract, download, reproduce and/or display on any other website or other online service or otherwise, any material on or from the website, including but not limited to information relating to annuity prices, whether or not by the use of spiders, data mining, trawling or other 'screen scraping' software or system used to extract data;
- 2.4. We will determine whether there has been a breach of these Terms and Conditions through your use of the website. If a breach of these Terms and Conditions has occurred we may take such action as we deem appropriate

including denying you access to the website, bringing legal proceedings against you and disclosing such information to legal or regulatory bodies as we feel appropriate.

3. Your obligations

- 3.1. It is your responsibility to ensure that all information you supply to us or enter onto the website is complete and accurate.
- 3.2. You will need to answer a number of questions in order to refer a client to Retirement Line for us to gather further information and obtain the quotes for your client. We will not use this information to market any other products or services to your client. These questions are designed to ensure that we and all Product Providers have all of the information necessary to provide appropriate and timely information relating to the products in which your client is interested.
- 3.4. Commission terms have been agreed between us and the Product Providers and will not apply should you write the business direct with the Product Provider and not through Retirement Line.
- 3.5. You will be liable for any future liabilities as a result of misinformation given by you fraudulently or negligently.
- 3.6. You must ensure that any queries you have regarding any transactions should be made directly with us and not with the Product Provider. We will discuss any items direct with the Product Provider, where necessary.
- 3.7. It is your responsibility to disclose to introduced clients any Introducer Fee, payment or other reward or advantage received from us for making an introduction. We will disclose to the client the total amount of commission payable by the Product Providers, before any Introducer Fee is deducted. This is documented on all quotation documents.

4. Quotes delivery

- 4.1. We are completely reliant on the availability of the third party sites and on the overall performance of the World Wide Web to enable our software to provide interactive quotes. At certain times interactive quotes are not available and we will communicate with you and your client in these circumstances.
- 4.2. Some Product Providers have a varying approach to the provision of quotes and may not provide quotes to customers falling outside of their target requirements. We strive to provide a service as comprehensive and easy to use as possible, although there are certain scenarios that we may not cover. It is possible that the requirements of certain customers for a quote or number of quotes may not be met. In such circumstances, cases will be declined and referred back to you.
- 4.3. We aim to provide guaranteed enhanced annuity quotes within 1 working day of all information being received by us and being passed to the Product Provider. There will be circumstances which cause this process to take longer than 1 working day but in these instances we will keep your client informed of the reasons for delay and expected timescales.
- 4.4. A minimum annuity purchase fund of £1,000 is required to enable us to provide quotations. The minimum level accepted varies by Product Provider and product type.

5. Our obligations

- 5.1. We will make every effort within 1 working day of receiving a request for registration from you, to verify your details through the Financial Services Register or appropriate governing body.
- 5.2. Once your details have been verified, we will issue an information pack to you with your personal login details and password.
- 5.3. Each time you introduce a client to Retirement Line you are giving permission for Retirement Line to contact your client regarding the purchase of their annuity.
- 5.4. There will be no cross-selling of any product or service by Retirement Line Limited, or any of their trading companies, unless under your strict instruction.

6. Introducer Fees

- 6.1. We will pay you an Introducer Fee for qualifying completed annuity business resulting from clients you have referred to Retirement Line. Please refer to our Supplementary Terms & Conditions for details of what constitutes a qualifying case.
- 6.2. Details of your Introducer Fee are shown in our Supplementary Terms and Conditions which will be issued to you upon approval of your registration. You can also receive these details by calling us on 01733 307207.

7. Rights to cancel

7.1. The Distance Marketing Directive normally grants your client 30 days in which they may cancel an annuity contract. However, there may be occasions where no statutory rights are granted. This will be explained before any contract is concluded.

7.2. Retirement Line and the Product Provider must be informed of any request for cancellation of a contract within the 30 days granted.

8. Data protection

8.1. In respect of any data supplied by you, you warrant that you will:

8.1.1. have all necessary registrations, consents and authorisations necessary under the Act to permit us or any Product Provider to store and process the data in order to comply with our obligations to you under this Agreement;

8.1.2. comply and will continue to comply with the Act and any regulations, guidelines and codes of practice made thereunder (including but not limited to the Data Protection Principles)

8.1.3. provide us with any necessary corrections to or changes to the data supplied;

8.1.4. ensure that data provided is correct as far as reasonably possible.

8.2. Where you supply data to us, we will:

8.2.1. ensure that any such data is only used for purposes authorised by you or permitted under the Act or under this Agreement;

8.2.2. promptly notify you of any request we receive from data subjects for access or rectification of such data or any correspondence with the Information Commissioner relating to the data;

8.2.3. hold any data as a "data controller" as defined by the Act and you hereby acknowledge that.

8.3. During the course of your use of Retirement Line, the pages that you will see from the website will be monitored by our software and systems which we can use with the password to identify you. Most websites, portals and extranets use similar tools as Cookies. We use the information we obtain from our software to provide you with an improved service and to better our understanding of the usage of our services by you. The information we gather is non-personal statistical information about the pages you visit, in what order and for what duration. By accepting these Terms and Conditions, you are providing and consent for us to use or provide the same to us and any Product Provider, data sellers and market research companies in accordance with these Terms and Conditions.

8.4. You hereby instruct us to create such anonymised data as we consider appropriate in order to meet the needs of Product Providers. You warrant that such processing by us is in accordance with your obligations under the Act.

9. Third party websites

9.1. The website may contain links to websites operated by third parties. Some of these websites will carry our branding and therefore be exclusive for the use of our clients. The operation and content of those websites shall be determined by the organisation which controls the website and this will be governed by separate Terms and Conditions. Links are provided for convenience only and inclusion of any links should not be taken to imply endorsement in any way of the site to which it links. We accept no responsibility or liability for the contents of any other website.

10. Intellectual property

10.1. All information, data and copyright material contained in the website and any trade marks (whether registered or unregistered), trade names, brands, logos and devices included in that material belong to us.

10.2. You may download or copy the content and other downloadable items displayed on the website subject to clause 2 of these Terms and Conditions and on the condition that the material may only be used for your or your client's purposes. Copying or storing the contents of the website other than for these purposes is expressly prohibited.

11. Responsibility for content

11.1. We make no representations or warranties of any kind in respect of the website or its contents and disclaim all such representations and warranties. In addition, we make no representations or warranties about the accuracy, completeness or suitability for any purpose of the information and related graphics published on the website. The information contained on the website may contain technical inaccuracies or typographical errors. All our liability howsoever arising from any such inaccuracies or errors is expressly excluded to the fullest extent permitted by law.

11.2. We make no warranty that the website or any linked website is free from viruses or any other malicious computer problems. You are responsible for ensuring that you use the appropriate virus checking software.

11.3. Neither we nor any of our employees or other representatives will be liable for loss or damage arising out of or in connection with the use of the website. This is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect or consequential damages, loss of data, income or profit, loss of or damage to property in claims of third parties.

12. Complaints procedure

12.1. If you wish to register a complaint, please contact us:

By email: info@retirementline.co.uk

In writing: Retirement Line Limited, 52 Forder Way, Hampton, Peterborough PE7 8JB

By phone: 01733 307216

12.2. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

12.3. We will notify you of any complaint received, in relation to your client, within 2 working days of the complaint being received.

12.4. Where a complaint is made by your client direct to you, you must notify us of this complaint within 1 working day of receipt.

13. Termination

13.1. We have in our sole discretion the right to issue a warning, temporary suspension, or an indefinite suspension and termination of your rights to use Retirement Line if you:

13.1.1. act inconsistently and in breach of these Terms and Conditions

13.1.2. at any time violate or attempt to violate any rights of any other user of Retirement Line or third parties

13.1.3. are engaged in any fraudulent activity

14. Jurisdiction and Enforceability

14.1. If any provision of these Terms and Conditions are held by any competent authority to be invalid or unenforceable in whole or in part, the validity of other provisions of this agreement and the remainder of the provision in question will not be affected.

14.2. English law will apply to these terms and conditions and the parties agree to submit to the non-exclusive jurisdiction of the English courts.

14.3. Save as expressly provided elsewhere in these Terms and Conditions, they shall apply only between us and you and no other person shall be entitled to benefit from them.