

## Client Agreement

- 1 The firm's Client Agreement (CA) is in three or four parts. This form contains items that are common to most of our clients. Should we arrange investments or insurance on your behalf, the second element is a letter/report covering the 'suitability' of the advice we are providing. This will include information that is relevant to your particular circumstances, such as investment objectives and risk factors and whether or not you have placed any restrictions on the type of investment in which you wish to invest. The third element is the Initial Disclosure or 'Key Facts' document about our services. The fourth element will only be provided where investment advice may be given and is the 'Key facts' document about the cost of our services.
- 2 The terms shown in this document are effective from the date received. We will not automatically provide you with revised CA, but if it should change the new version will be provided when next we provide you with advice.
- 3 Your Adviser and the firm are independent of any provider and will act on your behalf in advising you on life assurance, pensions, unit trusts and other investments. As the firm is independent, your Adviser can advise you on products from the whole of the market. The firm offers advice on the product on the basis of a fair analysis of the market.
- 4 We will make arrangements for your investments, or other contracts, to be registered in your name unless you first advise us otherwise in writing. We will forward all contract documents to you as soon as practical after we have received them. Where a number of documents relating to a series of transactions are involved, we will normally hold each document until the series is complete and then forward them all to you at the same time.
- 5 Occasions can arise where we, or one of our other customers, will have some form of interest in business which we are transacting for you, or some other conflict of interest. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.
- 6 Following the issue of the 'Suitability Report' and commencement of the protection or investments, or earlier if no protection or investment business is completed, **we will not automatically provide further advice.**
- 7 We are not authorised to handle cash and will not accept such payment.
- 8 This Client Agreement may be terminated, without prejudice to the completion of transactions already initiated, by written notice from you or the firm. Such notice will take effect one month from the date of such notice unless otherwise agreed.

- 9 It is a requirement of the Financial Services Authority that all clients are categorised into one of three categories (Retail, Professional or Eligible Counterpart). Unless otherwise agreed in writing, you have been categorised as a 'Retail Client', on the basis that you are not a 'professional' investor, giving you the highest level of protection. However you have the right to request a different categorisation if you wish.
- 10 A copy of a summary of the firm's 'Complaints Procedure' is available on request at any time. Should you ever have a concern or a reason to complain about the advice we have given or the service we have provided, please write to the Compliance Officer immediately.
- 11 In order to advise you properly, we must obtain certain information from you about your financial and personal circumstances, to assess your suitability for particular products and services. We will also need to maintain certain other records.
- 11.1 You agree that the information we hold about you can be held on computer and/or paper files.
- 11.2 You agree that any information we hold about you may be disclosed to:
- A) third parties (e.g. credit agencies and product providers) for the purpose of processing your application;
  - B) the Regulators (mainly the Financial Services Authority who have a legal authority to check all our records);
  - C) our Compliance consultants, who help us to ensure that, in your interests, we abide by the Financial Services Act and other regulations; but
  - D) must not be disclosed to any other parties (even if related) without your express permission in writing.
- 11.3 You agree that we may use the information that we hold about you to contact you from time to time by post, fax, e-mail or telephone to bring to your attention products, services, or information about your existing contracts, which may be of benefit to you. You may opt out of this condition by putting an **X** in the following box:
- 11.4 You understand that we have a legal obligation to ensure that the information within our records is kept up to date, but can only do so if provided with the up to date information by you.
- 11.5 You understand that you may withdraw the consent given by you to the above paragraphs 11.2 D and 11.3 at any time by informing us in writing.

**You should read this Client Agreement document in full**



**Declarations**

**Client consent**

I understand and consent to the above terms and I hereby authorise the transfer of information, as described above on a confidential basis when warranted between such third parties. I agree that the Client Agreement will come into effect from the date of issue.

**Please tick this box if you do not consent to us or any company associated with us processing any such sensitive data.**

**Please tick this box if you do not wish for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS, please tick this box.**

**I confirm I have received a copy of the firm's Menu and Initial Disclosure Document, I have read and understood the terms laid out in this agreement and have chosen for the firms to be remunerated by;**

<input type="checkbox"/>	Payment of a fee.
<input type="checkbox"/>	Payment by commission (or product charges).
<input type="checkbox"/>	Payment by a combination of commission and fee.

<b>Customer Name(s)</b>		
<b>Customer signature(s)</b>		
<b>Date of issue</b>		