

Client Agreement



Eastlands II
London Road
Basingstoke
RG22 4AW

Authorisation Statement

McLeod Browne Financial Planning & Capital Management Ltd is an Appointed Representative of Investments Limited, which is authorised and regulated by the Financial Services Authority. The Financial Services Authority regulates the financial services industry in the UK and their address is 25 The North Colonnade, Canary Wharf, London, E14 5HS. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register FSA number 478133 or by contacting the FSA on 0845 606 1234.

Permitted Business

Our permitted business is advising on and arranging savings and investments products, pensions, and non-investment insurance contracts.

Client Classification

Each client with whom the firm does business is categorised as to identify the level of regulatory protection. We propose to classify you as a 'Retail Client' for Investment purposes.

Communications

We will communicate with you in English both verbally and in writing for sending and receiving advice and instructions.

Scope of Service

We operate independently and therefore provide investment services from the whole market.

Services to be provided

Our service is advisory in nature. This means that investments we arrange for you will not be managed on a discretionary basis, but will be reviewed occasionally as agreed separately with you. We may contact you in the future by means of an unsolicited promotion to discuss the relative merits of an investment or service which we feel may be of interest to you.

On issue of this letter any subsequent advice or recommendation offered to you will be based upon your stated investment objectives, acceptable level of risk and any restrictions you wish to place on the type of investments you are willing to consider. We will provide a suitability report to confirm our recommendation. Unless you instruct otherwise, we will not place any restrictions on our recommendations.

McLeod Browne Financial Planning & Capital Management Ltd does not handle clients' money. We never handle cash or accept a cheque made out to us unless the cheque is in settlement of fees, charges or disbursements for which we have sent you an invoice.

We will also make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. We will forward you all documents showing ownership of your investments as soon as practicable after we receive them. Where a number of documents are due involving a series of transactions, we may hold each document until the series is complete and then forward them to you.

Paying for services

Not all firms charge for advice the same way. We will discuss your payment options with you and answer any questions you may have. Our consultation is free of charge and we will not charge you anything subsequently until you have agreed how we are paid.

We are paid by fee

Whether you buy a product or not, you will pay us a fee for our advice and services. If we also receive commission from the product provider when you buy a product, we will pass on the full value of that commission to you in one or more ways. For example, we could reduce our fee; or reduce your product charges; or increase your investment amount; or refund the commission to you.

- We will agree the rate we will charge before beginning work.
- We will tell you if you have to pay VAT.
- We charge fees calculated as a percentage of funds under management.
- There is a fixed cost for the production of a financial plan and we will agree the fee before beginning the work.

You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first.

Material Interest

We will act honestly, fairly and professionally known as conducting business in 'Clients best interest' regulations. Occasionally situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your interest, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

Rights to Cancel

We will inform you of your statutory right to cancel. The Distance Marketing Directive normally grants you 30 days in which you may cancel a life or pension contract. However there will be occasions where no statutory rights are granted, however this will be explained before any contract is concluded.

Complaints

If you wish to register a complaint, please write to The Compliance Director, Investments Limited, Andoversford Business Park, Cheltenham GL54 4LB or call 01242 820738. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Compensation Scheme

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business and the circumstances of the claim. Most types of investment business are covered by 100% of the first £30000 and 90% of the next £20000 so the maximum compensation is £48000. Further information about this compensation scheme arrangement is available from the FSCS.

Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FSA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

We may also contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the commission or alleged commission of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 01256 363 639 or in writing at Eastlands II, London Road, Basingstoke RG21 4AW.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

Law

This client agreement is governed and shall be construed in accordance English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

Declaration (client copy)

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 signature below.

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 to contact you for marketing purposes by e-mail, telephone, post or SMS.

Client name(s)

Client signature(s)

Date of signature

I have read and understood the terms laid out in this agreement and agree that McLeod Browne Financial Planning & Capital Management Ltd will be remunerated by fee;

Client name(s)

Client signature(s)

Date of signature

Declaration (McLeod Browne Financial Planning & Capital Management Ltd Copy)

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 signature below.

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