



Client Service Charter

Our commitment to you:

- We will take great care to listen and learn about you, your lifestyle and financial goals, and your constraints so we both understand where you are starting from and where you want to go, and commit to answer any questions you may have.
- We will arrange for any request you make for documentation/any documentation for signature to be provided as soon as possible from the date of your request. Where information is not immediately available, we will contact you and let you know the timescale for when such information will be available.
- Letters and forms provided to you by us for your completion and/or signature will be pre-populated on your behalf as far as possible. Where signatures are required, these will be clearly marked with removable stickers.
- We will ensure all aspects of regulatory documentation are provided, whether in respect of the services and costs of services, or specific to the financial product being arranged, and within the regulatory timescales for providing these.
- We will help you complete any application or other forms as necessary, although the accuracy of such information will always remain your responsibility.
- We will check the accuracy of all documentation sent to us by investment or insurance companies, whether this is to be forwarded to you, or to be recorded against your computer or paper based records.
- We will immediately acknowledge to you receipt of transaction paperwork [e.g. application forms, cheques, switch forms] and let you know what will happen next and by who, and the estimated time period for the process to be concluded. Such acknowledgement may be by phone, letter or email.
- We will take care of any original important documents we temporarily hold on your behalf, and to ensure these are delivered to you/back to you in person, or by means of Registered 1st class mail. This would include Trust documents, Wills, Passports and Birth/Marriage certificates, for example.
- We will forward documentation to any relevant provider in a timely manner, and make appropriate records on your file (which may be in electronic format) to enable us to track progress.
- We will follow-up transactions within set out time periods, to ensure documentation has been received by the provider and acted upon.
- We will notify you if any unexpected delays have occurred [e.g. where the timescale given in point (6) above will be extended] and why, and actions being taken to ensure further delays do not occur.
- Where the transactions are being carried out by client service team members, those team members will ensure that your Financial Planner is regularly kept informed of progress and to communicate any errors/delays in the transaction implementation process and the actions being taken to address these or give guidance on necessary actions or implications.



- All correspondence, including reports provided to you shall be set up in plain and simple terms, without the use of unnecessary jargon. We seek to ensure that for all financial arrangements set up on your behalf you are clear about their purpose and appropriateness to your situation.
- We will ensure you are fully aware and understand the charging structure of any financial products we implement on your behalf.
- We undertake to do our best to resolve any mistakes as quickly as possible, whether the mistake is the provider's or our own.
- We will provide regular valuations of the investments and policies you hold with us, on an agreed basis.
- We will seek to ensure that the privacy of your financial and personal affairs is maintained, unless where express consent in writing has been given by you to provide such information to, for example, your other professional advisers or members of family.
- We encourage your comments and suggestions on how to improve our services to you in the future.

This list is not exhaustive, and forms part of, and is in addition to our obligations to meet our regulatory requirements in respect of financial advice and the arrangement of financial products on your behalf as well as our commitment to meet the Financial Conduct Authority guidelines on 'Treating Customers Fairly'

Your commitment to us:

In exchange for our commitment, we ask our clients to support us so that we can achieve the best results together.

We ask you to:

- Give us all the information we need to do the work, to the timescale that we have agreed. This is very important if we are to provide the level of service to you that we propose.
- Take time to work on the items on which you've agreed to work. You agree to listen to any advice we offer - and we acknowledge your right to reject that advice.
- Pay your account with us as agreed.
- Give consideration to referring us to at least one other person you believe would benefit from an association with us.