

OUR CLIENT AGREEMENT FOR INVESTMENTS & INSURANCE

This agreement is issued on behalf of Kingsley Financial Management Limited whose registered office is 15 Kingsley Park, Whitechurch, Hampshire, RG28 7HA and who can be contacted at enquiries@kingsleyfinancial.co.uk, or by telephone on 01256 896203.

Authorisation Statement

Kingsley Financial Management Limited is Authorised and Regulated by the Financial Conduct Authority (FCA). The Financial Conduct 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 FCA's Register by visiting the FCA's website which is www.fca.org.uk/firms/systems-reporting/register. Our FCA number is 232055.

Our Services

We provide independent investment advice. We will consider a range of regulated products from the available market that can meet the investment objectives of a retail client but we will only provide a recommendation to you when we know the product is suitable for your personal circumstances.

You should be aware that investments carry varying degrees of risk and as their underlying value can fall as well as rise you may not get back the full amount invested.

For Non-investment protection contracts we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair analysis of insurers for term assurance, income protection, critical illness.

For general insurance contracts we are an intermediary and will act on your behalf when recommending an insurer based on your demands and needs from a fair analysis of the market. The insurers we consider will be listed to you when we carry out our research. It will be your responsibility to ensure the policy meets your demands and needs for building and/or contents, private medical insurance, accident sickness and unemployment.

Full details of the products we recommend will be confirmed in the product literature you will receive before it is arranged. We will inform you if any investment we recommend restricts future access to your capital.

Client Categorisation

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

Communications

We will communicate with you in English both verbally and written for the sending and reception of orders. To avoid any doubt instructions should be issued in writing.

Services to be provided - Investment

With regards to investments which we have arranged for you, these will not be kept under review but we will advise you upon your request

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 or policies you are willing to consider. We will issue you a suitability report to confirm our recommendation. Unless confirmed we will not place any restrictions on our recommendations. Clients who pay us a retainer or fee do pay for an annual review, financial discussion and rebalancing of their portfolio.

Kingsley Financial Management Limited does not handle clients' money. We never handle cash or accept a cheque made out to us, unless the cheque is in settlement of charges or disbursements for which we have presented you with an invoice. An invoice for retainer fees is available upon request. 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 normally hold each document until the series is complete, then forward them to you.

Services to be provided - Insurance

Following the issue of this letter, any subsequent advice or recommendation offered to you will be based on your stated objectives, acceptable level of risk and any instructions you wish to make regarding the type of insurance policies you are willing to consider. Details of your stated objectives will be included in the Suitability Letter we issue to you confirming the reasons for our recommendations.

Restrictions

Unless advised to the contrary, we will assume that you wish to place no restrictions on the types of investment or insurances we may recommend and in which you may subsequently invest. We will assume that you wish to place no restrictions on the markets in which transactions are to be executed. A full listing of products is available from your adviser upon request.

Advice and Instructions

Any advice given to you by us shall be confirmed in writing. We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing. We may, at our discretion, refuse to accept instructions although such discretion shall not be exercised unreasonably. We will record all transactions on our files which, along with copies of relevant documentation, will be retained by us for a period of not less than six years. You have a right to inspect copies of contract notes, vouchers and entries in our books or computerised records relating to your transactions. We reserve the right to withhold copies of these records if information related to other parties would be disclosed.

Paying for our services

Please refer to our document 'The Advice Process and How We Charge' for further information. This document must be read in conjunction with this Client Agreement.

Clawback

If we arrange for you to effect a life or critical illness policy from which we receive commission and subsequently you cease to pay premiums which results in us refunding the commission which has been paid to us we reserve the right to charge you a fee to recompense us for the time spent in advising you and arranging the policy. We will however notify you of this in writing together with a separate specific agreement confirming the amount and the timeframe. WE SHALL NOT CHARGE ANY FEE IF YOU EXERCISE YOUR RIGHT TO CANCEL THE POLICY IN ACCORDANCE WITH THE CANCELLATION NOTICE SENT TO YOU BY THE PRODUCT PROVIDER.

Material Interest

We will act honestly, fairly and professionally known as conducting business in 'Client's 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.

Right 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. There will be occasions where no statutory rights are granted, however this will be explained before any contract is concluded.

In general terms you will have a 30 day cancellation period for a pure protection policy and a 14 day cancellation period for a general insurance policy.

Complaints

If you wish to register a complaint, please write to Kingsley Financial Management Limited at our registered address of 15 Kingsley Park, Whitechurch, Hampshire RG28 7HA or telephone 01256 896203. A summary of our internal complaints handling procedure for the reasonable and prompt handling of complaints is available on request. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Their website is www.financial-ombudsman.org.uk.

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 up to a maximum limit of £85,000. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about this compensation scheme arrangement is available from the FSCS. Their website is www.fscs.org.uk

Law

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

Force Majeure

Kingsley Financial Management Limited shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

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 consent

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully in conjunction with the document ‘The Advice Process and How We Charge’ before signing below. If you do not understand any point please ask for further information.

Signing this agreement confirms that you have been supplied with the document ‘The Advice Process and How We Charge’. We urge you to read this document in conjunction with this Client Agreement.

I have chosen for the firm to be remunerated by:

Payment of a fee, per assignment or per hour for investments. See our Investment Brochure.

Payment by a combination of commission and fee, per assignment or per hour

Payment by commission (or product charges).

Retainer, per month (minimum 12 months)

Your agreed hourly rate will be applied to all hours spent by both the adviser and administration team when we prepare your notional or real invoice. This is always available on request.

Client signature(s): _____

Client Name(s): _____

Date of Issue: _____

Issued by: _____ **On behalf of Kingsley Financial Management Limited**

Larger print version is available upon request