

TREATING CUSTOMERS FAIRLY OUR POLICY

We are committed to providing the highest standard of financial advice possible. As a firm, we take very seriously the requirements of our regulator, the Financial Services Authority; in particular, the requirement to treat our clients fairly.

- We strive to do this in all that we do.
- We undertake that all of our actions will be guided by the principle that the interests of our clients are paramount.
- Our systems and procedures are designed to place our customers at the heart of our business.

In our dealings you can expect that:

- We will show flexibility, empathy, and consideration.
- We will offer you the best product that we can.
- We will communicate clearly with you and without the use of jargon.
- We will not place our interests above yours.
- We will inform you of charges before they are incurred.
- We will do our best to resolve any issues as quickly as we can.

As examples of how the principles and guidelines mentioned above work in practice in our business, we set out below details of what you can expect from us in various areas of our business.

When we give you advice

- We will recommend suitable investments and other products only after finding out sufficient information about your circumstances to be able to advise properly.
- Our advice will be guided only by what is best for our clients.
- We will set out in writing and in clear, concise terms why we have recommended any particular investment or product.
- We will inform you in advance of our charges and how these should be paid. If any commission is paid because you invest in any product or investment then we will inform you of how much this is.
- In the event that there is a conflict of interest between us we will tell you about this as soon as possible after we become aware of this.
- We will keep comprehensive records of our dealings with you and will record your attitude towards risk.
- Where appropriate, and where agreed between us, we will monitor your investments and other financial products and contact you to let you know how they are doing.

When we deal with you

- When you contact us you can expect that we will be polite and courteous.
- All of our staff are trained in dealing with our clients and in treating them fairly.
- When we write to you we will be clear and straightforward; we will try not to use jargon and technical terms. We will be happy to discuss or clarify any matter.
- We will remunerate and incentivise our staff in ways which encourage them to deal with our clients fairly and impartially and to continually find ways to improve.
- All personal and financial information held by us will be treated on a strictly confidential basis.

Our service

You can expect that all our staff are trained properly for their roles. All of our advisory staff are qualified financial advisers and are fully trained in respect of the investments and products they advise on. We hope that you find using our services a pleasant and straightforward experience. We always welcome comments and observations about the way in which we deal with our clients and would encourage you to contact us if you have any comments on the way we deal with you.

If things go wrong

If you complain about any aspect of our service then you can expect that your complaint will be dealt with professionally, impartially and in accordance with the rules laid down by our regulator, the Financial Services Authority (FSA). We are insured as required by the rules laid down by the FSA.

We will provide details of our complaints policy and procedure on request.