
Client Agreement for Clients of:

Facts & Figures Financial Planners Limited

Handley Cross

Wye

Kent

TN25 5DL

01233 813313

www.fffp.co.uk

ifa@fffp.co.uk



Commencement

The following terms will come into force with immediate effect.

Our Services

We are independent financial advisers. We will act on your behalf for the purposes of arranging and advising on pure protection, investments, pensions, mortgages, healthcare and general insurance. Under the terms of Financial Services Authority regulation, we will classify you as a Retail Client for Investment Business and will act in your best interests at all times.

We may also advise on products and services which are not regulated by the Financial Services Authority. We will tell you where this is the case.

Unless agreed otherwise in writing we will not be obliged to review in the future any investment or policy that we have arranged for you.

We are authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent regulator of financial services in the United Kingdom. Facts & Figures Financial Planners Limited is entered on the FSA register (www.fsa.gov.uk/register) under reference 414224. Our address and contact details appear at the top of this document.

How we charge you for our services

You have the option to pay for our services by way of a fee, in which case the method of calculation will be agreed with you before we carry out any chargeable work. Alternatively we may be paid commission on a product we arrange. We will tell you how much commission we receive.

We will provide you with further details about the cost of our services separately.

We will tell you if you have to pay VAT. It is possible that other costs, including taxes (e.g. stamp duty) related to the business we arrange, may arise. These costs will not be paid by our firm but borne by you.

If you choose to pay for our services by commission and we are subsequently obliged to refund the commission paid to us, we reserve the right to charge you the amount refunded without the need for a separate fee agreement. This will not apply where you exercise your statutory right to cancel the contract.

If we receive any other form of benefit in connection with our services to you we will disclose this to you.

Your Protection

We prefer instructions to be in writing. If instructions are given orally they should also be confirmed in writing. We may refuse at our discretion to accept certain instructions, although such discretion will not be exercised unreasonably.

Except in respect to settlement of our invoices for agreed fees, cheques should be made payable to the product providers only. We do not accept cash payment.

We will normally register all products and/or investments in your name unless otherwise instructed in writing. In certain circumstances products and/or investments may be registered in the name of a nominee company, for ease of administration, although you will remain the beneficial owner of those products and/or investments.

If we become aware that our interests, or those of another client, conflicts with your interests, we will inform you in writing and obtain your consent prior to proceeding with your instructions.

Risk Warnings

We will communicate appropriate risk warnings prior to providing products or services. These are for your benefit as you should understand any risks before making an investment.

Complaints and Compensation

If you wish to make a complaint, please contact our **Dispute Resolution Officer** in writing, by email or by phone. The appropriate contact details appear at the head of this document.

Our written complaints procedure is available upon request. If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information about the FOS is available from their website www.financial-ombudsman.org.uk. If we cannot meet our obligations you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of business and the circumstances of the claim.

Deposit business is covered up to a maximum level of compensation of £50,000.

Most investment business is covered for all of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Insurance business may be covered for all of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance (e.g. motor or employers liability insurance), advising and arranging is covered for 100% of the claim, without any upper limit.

Mortgage services may be covered for all of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Further information about the FSCS is available from their website www.fscs.org.uk.

Termination

This client agreement may be terminated at any time, by either party. Notice of termination must be given in writing and will take effect immediately upon receipt. Termination will be without prejudice to the completion of transactions already commenced on your behalf or any rights or obligations already arising. You would be expected to pay for any costs incurred up to the date of termination or a due proportion of any fees previously agreed.

Data Protection

