

## Terms of Business

### Regulator's statement

Those who advise members of the general public on life assurance, pensions and other investment products may be:

- ❖ Independent advisers;
- ❖ Restricted to offering the packaged products of one company or marketing group; or
- ❖ Restricted to offering the packaged product of one company or marketing group but inclusive of adopted packaged products; or
- ❖ Managing a portfolio with discretion.

We are independent financial advisers and will act on your behalf in advising you of any investment arrangement from the whole market.

### 1. Introduction

Your Independent Financial Adviser and hi/her firm are members of Unleash Advice Partnership Limited (referred to as "we" or "us" in this document) which is bound by the rules of and regulated by the Financial Services Authority (FSA) to advise on investments and to arrange and effect transactions in life assurance, pensions, ISAs, unit trust, other collective investments and Regulated Mortgage Contracts.

Some of the services provided by Unleash are not regulated by the FSA. For example, personal and corporate tax planning and National savings products.

### 2. Our services to you

We offer you independent, individual, impartial and value-added advice based solely on the information provided by you. As we are not tied to any insurance or investment company, we are able to research the whole market in order to find the most suitable product, company and terms of product(s) to suit your requirement. Our mission is to make and save you money with high ethical standards and treat you fairly in all our dealings with you.

We strongly recommend you contact us for advice when there are important changes in your personal circumstances such as change of employment to ensure that previous advice is still appropriate.

### 3. How do we act for you?

We classify all clients as retail customers. We will go through a diligent process of understanding your financial situation and objectives before any recommendations are made to ensure correctness and quality of advice.

We expect our clients to give us instructions in writing in order to avoid future disputes. We will, however, accept oral instructions provided they are subsequently confirmed in writing.

When we arrange investments for you, we will register these in your name unless otherwise agreed in writing. Furthermore, we will ensure that you receive either a document of title or contract note to confirm your ownership. The Investment Company we have recommended will normally forward all such paperwork to you. We will also send you a report to confirm the product(s) we have recommended and how these meet your objectives.

Occasions may arise where we or one of our customers will have some form of interest in business we are transacting for you. If this happens, or we become aware that our interests or those of our other clients conflict with your interests, we will inform you and obtain your consent before we carry out your instruction.

### 4. Client Money

We do not handle clients' money. We never accept cash or cheque made out to us (unless it is a cheque in settlement of fees, charges or disbursements for which we have sent you a bill). Cheque for premiums, investments or contributions should be made payable to the life company or investment provider.

### 5. How do you pay for our services?

We are happy to be remunerated by one or more of the following methods;

- ❖ By deriving income from commissions paid to us by product providers in respect of transactions in life assurance, ISA, unit trust and other regulated investments or regular savings schemes with which investments are made.
- ❖ By fees for work undertaken.
- ❖ By being placed on a retainer.

No charge will be made to you for our services unless you have been given prior notice. If we propose to charge a fee the basis of our charging will be fully explained and agreed with you in writing before we begin any chargeable work.

## 6. Record keeping

We treat all our clients' records as confidential and we retain records of all our business transactions for at least six years. These may be stored either in paper or computer records.

You may inspect any information relating to your transactions. Any personal information, which you provide, will be used by us or your adviser to set up, advise on and service your financial arrangements. No information will be passed to another party without your prior consent except where we are required to do so by law.

## 7. Complaints

We aim to offer suitable advice in all circumstances to suit the needs and objectives of clients and to provide an exemplary service. If you should have any complaint about the advice you receive or a product, which you have bought, please write to the Compliance Officer at Unleash Advice Partnership Ltd, Unleash House, 14 Gander Lane, Barlborough Links, S43 4PZ.

If you are not satisfied with our handling of your complaint, you may subsequently contact the Financial Ombudsman Service, details of which will be given to you at that time.

We maintain Professional indemnity insurance for the protection of our clients. If you make a valid claim against us in respect of the investments we arrange for you and we are unable to meet our liabilities in full, you may be entitled to redress from the Financial Services Compensation Scheme. We will send details of this to you on request.

## 8. Our commitment to treat you fairly

### Our commitment to you

We are committed to offering our customers the highest possible standards of service, and to **treat you fairly** in all aspects of our dealings with you. In particular we will:

- act with integrity, honesty and openness in everything we do for and with you;
- be totally transparent with regard to our dealings with you and provide you with clear information about the products and services we offer including fees and charges;
- ascertain your individual needs, preferences and circumstances before recommending a solution or product;
- always act impartially - your interests will come first at all times;
- only recommend a product solution that we consider most suitable from available options for you and that you can afford;
- not recommend a product if we can't find one we consider suitable;
- encourage you to ask if there's something you don't understand;
- be friendly, courteous and responsive;
- absolutely respect your confidentiality;
- expect to develop a long-term partnership with you, to help you achieve your lifetime goals;
- aim to meet agreed deadlines and where we can't we will update you as early as possible;
- measure our success based on your perception of our service;

### How You Can Help Us

To help us provide you the best service and most suitable advice, we will ask you to:

- be open, frank and honest with us at all times;
- tell us as much as possible about your circumstances, risk attitudes and objectives, including details of income and outgoings, to enable us to properly assess how much you can afford;
- let us know when there are important changes in your personal circumstances such as change of employment to ensure that previous advice is still appropriate;
- let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand;
- tell us if you think there are ways we can improve our service;
- tell us as early as possible of any concerns you have about our work together;
- make time available to play your part in the delivery of your financial plan/ solutions;
- give consideration to referring us to at least one other person who you believe would benefit from our services.
- **provide us with structured and frank feedback (through our client satisfaction survey(s) that you will review from us on the service we provide to you; how our standard of service delivery meet your expectations and needs as well as on things we can do differently or better.**