

Client Charter

1. As independent financial advisers, we provide financial planning services and place the interests of our clients over any other considerations. In this respect we are to be distinguished from banks and other organisations, whose role is to sell financial products.
2. If we identify the need for a financial product on the part of a client, we will research the entire market for the product in question and will recommend the example which best suits our client's requirements.
3. If we receive commission as a result of arranging a product for a client, we will account to the client in full for such commission and offset against any fees already incurred.
4. Before providing any advice we ask our clients to disclose whatever information about their personal and financial circumstances as may be necessary to enable us to formulate recommendations. We undertake to keep such information confidential
5. We are required by the regulatory authorities to obtain confirmation of our clients' identity for the purposes of the Money Laundering Regulations
6. Before deciding whether to instruct us, every client will given a copy of our Terms of Business and certain statutory documentation and will be invited to discuss and agree our remuneration arrangements.
7. A nominated member of the firm will be responsible for our relationship with each client, and that person should be regarded as the client's main point of contact.
8. We will provide to our clients written reports explaining the reasons for our recommendations and any associated risks.
9. Our objective is to establish long-term harmonious relationships with our clients. We will therefore keep in regular touch via newsletters and other communications and we may on occasion invite clients to seminars, which we consider, may be of interest to them.
10. We will ask our clients to assist us in ensuring that the information we hold regarding their personal and financial circumstances is kept up-to-date.
11. We will by agreement provide regular valuations and reviews of our clients' investment portfolios.
12. In the event of any dissatisfaction, clients are invited to contact our Managing Director. Complaints, which we cannot resolve, may be referred to the Financial Ombudsman Service. It is important to us that our clients should be confident that we will always treat them fairly, and we welcome comments as to how we might improve our service