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Important Information

The client charter is between

Purposeful.Money

And

Client Name: _____

This Client Charter sets out the basis on which we will work together. It is an important document we would ask you to read carefully, and if you are unsure of any of the terms please contact us promptly for an explanation.

These terms come into force immediately on issue and remain in force until further notice.

We will act on your behalf for the purpose of arranging and advising on Investments and Pensions. In addition to making calls at your express invitation, we may contact you at intervals to review your investment requirements. This may involve writing or telephoning you to outline possible changes in legislation or to advise you on services or investments that might be of particular interest.

Client category

It is a requirement of the Financial Conduct Authority that all clients are classified into one of three categories (Retail, Professional or eligible counterparty). Unless we notify you in writing to the contrary we will be treating you as a 'retail client'. This means that you are afforded the highest level of protection under the regulatory system whose rules we abide by. Please note that 'Professional clients' and 'Eligible Counterparties' may receive a lower level of protection.

Client instructions

We require our clients to give us instructions in writing, to avoid possible disputes. This will usually be in the form of a proposal form or application form. We will, however, accept oral instructions in certain circumstances provided they are subsequently confirmed in writing.

Conflict of Interest & Material Interest

Purposeful.Money provides Independent Financial Advice. Occasions may arise where we, or one of our clients, will have some form of interest in business, which we are transacting for you. If this happens, or if we become aware that our interests or those of one of our other clients conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions. There may be occasions when we will be unable to act for one of the parties.

Data Protection

We are registered under the Data Protection Act 1998. It is understood that Purposeful.Money and affiliated companies will keep personal and financial information with regard to your circumstances on file (electronic and/or paper based) only insofar as required to be able to advise you as to your investment needs. We confirm that the information was correct at the time it was obtained from you. We also confirm that this information will not be disclosed to any other firm or company, except insofar as may be required for business processing or compliance/regulatory purposes. We confirm that we cannot be held responsible for the information held on your file becoming inaccurate due to your change of circumstances if you fail to inform us of those changes.

We undertake to maintain your records for at least six years and would like to inform you that you have the right to inspect copies of contract notes, vouchers, or entries in our books and files relating to your transactions or any computerised records of the same.

Where we are required to verify your identity in accordance with the Criminal Justice Act 1993 and the Money Laundering regulations, no investment will be made until such verification has been obtained.

Registration of Investment

We will make arrangements for all your investments to be registered in your name unless you have instructed us otherwise in writing.

We will forward all documents to you showing ownership of your investments as soon as practicable after we receive them. Where a number of documents relating to a series of transactions are involved, we will normally hold each document until the series is complete, and then forward them to you.

Client Money

For your protection **we do not handle clients' money**. We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash

Risk warnings

You are advised that because investments can fall as well as rise in value, you may not get back the full amount invested. Past performance is not a guide to future performance. Levels of income from investments may fluctuate, and/or affect the capital value of the investment. Other risk warnings will be included in the suitability report and in product provider literature. Please ensure that you fully understand all such risks – ask us if you need more clarification.

Payment for services

When we have agreed a fee for any work or service that we will provide on your behalf we will require you to sign a fee agreement to confirm the services that we will provide and the fees that will apply, how these fees will be paid and what cancellation rights you have.

There is no charge for the initial consultation and analysis of your existing Investment, ISA or Pension arrangements. Thereafter the normal fees will apply whether or not our recommendations are acted upon. The fees that will apply will be fully disclosed to you in writing before you agree to proceed. Further details of our fee

structure can be found on the website www.purposeful.money and on the Key Facts about our services and costs.

Cancellation rights

Most financial products will carry a right to cancel for a short period, typically 14 days after the product has been put in place.

You will not have any cancellation rights for ISAs which are not invested in packaged products. Neither will you have any cancellation rights for execution only transactions in authorised unit trusts whether or not in an ISA. You, or we, may terminate our authority to act on your behalf at any time, without prejudice to the completion of any transactions already initiated, and without penalty. Notice of this termination must be given in writing.

Complaints procedure

If you have a complaint about Purposeful.Money or a service that we have provided please inform us by either telephone, e mail or in writing to our office address. We promise to deal with your complaint in a fair and objective manner. We will provide you with a copy of our formal complaints procedure upon request or upon receipt of a complaint. If we are unable to resolve your complaint to your satisfaction you will have the right to take your complaint to the Financial Ombudsman Service.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if for any reason we cannot meet our obligations. This will however depend on the type of business and circumstances of the claim.

These terms of business exclude any rights which may be conferred upon third parties by the Contracts (Rights of Parties) Act 1999.

This agreement is governed by English Law and the parties of this agreement submit to the exclusive jurisdiction of the English Courts.

Declaration

I/We acknowledge receipt of the Client Agreement, Key Facts about Purposeful.Money Ltd service and costs and by my/our signature(s) confirm that I/we have had them explained to me/us and have read and understood the same and agree to be bound by them.

Signed **Name** **Date**

Signed (Adviser) **Name** **Date**