

Client Agreement

This is our standard Client Agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

The provisions of this client agreement will take effect immediately that they are provided to you and will continue in force until they are cancelled by you, us or they are replaced by an updated client agreement.

- **Authorisation**

Harrington & Horne Financial Services are authorised and regulated by the Financial Services Authority (FSA). Our registered number is 301100 and this can be viewed on the FSA's firm register at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

- **Client Classification**

Unless we notify you in writing we will be treating you as a "retail client". The type of client category will determine the level of protection afforded to you under the regulatory system. As a "retail client" the regulatory protections available to you will be "the highest available".

Should you wish to be considered as a different category of customer you must inform us in writing and we will provide you with a new Client Agreement. You may lose certain protections, which will be outlined in that new agreement.

- **Our Services**

Harrington & Horne Financial Services are Independent Financial Advisers and are therefore able to be impartial when providing financial advice. We are permitted to arrange (bring about) deals in investments, non-investment insurance and regulated mortgage contracts. The particular investment types relate to Life Assurance, Pensions, investments in Collective Investment Schemes, Unit Trusts, Individual Savings Accounts and Deposit Based Investments.

- **Payment for Services**

All clients are able to select a preferred method of payment for our services as outlined in "About our Services and Costs" Key Facts document. You will pay for our services on the basis of fee, commission or a combination of both fee and commission. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

- **Assessing Your Needs**

In order to advise you properly, we must obtain certain information from you about your financial and personal circumstances, in order to assess your suitability for particular products and services.

We will identify your investment objectives, preference for risk taking, experience and knowledge in relation to financial transactions and determine if there are any restrictions you wish to place on the type of investments or policies you are willing to consider.

Your objectives will be set out and summarised within a personalised suitability letter, which will be issued to you as a result of your personal consultation with us to document and explain the recommendations we have made.

Full details of the products we may recommend to you, such as; the minimum duration of the product, information on the right to cancel and any other termination rights or penalties, will be covered in the relevant disclosure information that you will receive before conclusion of any contract.



- **Communications**

We will enter into communication with you through whatever means are convenient to you and us, including face to face, telephone, email and other acceptable electronic communication methods. Communications and correspondence between you and the firm will be made in English unless otherwise agreed by your adviser.

We require our clients to confirm instructions in writing to avoid possible disputes, prior to any action being undertaken.

With regard to investments which we have arranged for you, these will be reviewed at your request.

We do not operate or offer any discretionary fund management on behalf of our clients, regardless of market conditions or sentiments.

We will also make arrangements for all your investments to be registered in your name unless you instruct us otherwise in writing. We will forward to you all documents showing ownership of your investments as soon as practical if these documents are sent to us.

On occasions it may be necessary to conduct our business without any personal contact. We will advise you if this requires the creation of a distance contract between us. In this contract you will be provided with additional information as required by the Distance Marketing Directive.

- **Anti-Money Laundering Verification Checks**

Under the Anti-Money Laundering Regulations we are required to obtain sufficient evidence to verify the identity and address for all parties to each transaction before we can act on your behalf or process an application. To do this we may complete electronic checks using data from a third party, such as a credit reference agency. We may also ask you to provide further documents to confirm your identity and address. We reserve the right to delay an application until sufficient verification evidence has been provided. Records of the checks undertaken will be retained on file.

- **Conflicts of Interest**

We offer independent financial advice, but occasions can arise where we, or one of our other clients, will have some form of interest in the business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your interest, we will inform you in writing and ask for your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

- **Complaints**

If you should have any complaint about the advice you receive or product which you have bought, please write to Harrington & Horne Financial Services, 31 Southdown Avenue, London W7 2AG. If following our subsequent investigation and response you are still not satisfied you may contact the Financial Ombudsman Service. Full details are contained within our internal complaints procedure, which is available to you on request at any time.

- **Professional Indemnity**

We maintain professional indemnity insurance to provide financial compensation to you should we be professionally negligent in the advice we give or the way in which we handle your affairs.

- **Investors Compensation Scheme**

If you make a valid claim against Harrington & Horne Financial Services in respect of the investments or mortgage we arrange for you and we are unable to meet our liability in full, you may be entitled to redress from the Financial Services Compensation Scheme (FSCS). Further FSCS compensation details can be found in the document entitled 'About our Services & Costs' which accompanies this client agreement.

- **Clients Risk**

Specific warnings relevant to our recommendations will be confirmed to you in your suitability letter. However, you are advised that because investments can fall as well as rise, you may not get back the full amount invested. Past performance is not necessarily a guide to future investment performance. The value of an investment and the income from them can fall as well as rise as a result of market and currency fluctuations and you may not get back the amount originally invested.

Tax assumptions are subject to statutory change and the value of tax relief (if any) will depend upon your individual circumstances. We cannot accept responsibility for taxation advice. Clients must be responsible for their own taxation position and we strongly recommend that clients take advice on taxation matters from a qualified Accountant.

- **Your Responsibilities**

All answers on proposal forms or any other document or statement made are your responsibility. You are responsible for complete and accurate information which insurers require in connection with any proposal for insurance cover. This is particularly important before taking out a policy or at renewal but it also applies throughout the life of the policy.

If you fail to disclose any material information to the insurance company, this could invalidate the policy and mean that claims may not be paid. You should check all details on any proposal form or statement of facts and pay particular attention to any declaration you may be asked to sign.

You should read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention should be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

You should inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. You are strongly advised to retain copies of all correspondence that you send us for your own protection.

- **Client Money**

Harrington & Horne Financial Services do not handle client money. We never accept a cheque made out to us unless it is in settlement of charges or disbursements for which we have sent you an invoice.

- **Data Protection and Direct Marketing Information Held About You**

Information provided by you may be held, processed, disclosed and used by ourselves for the purpose of providing advice, administration and management. It may be used and disclosed, both manually and electronically to any other associated company, product provider, the FSA or any other statutory governmental or regulatory body.

You may be assured that we and any company associated with us, will treat all personal data as confidential and will not process it other than for legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

We may use and analyse your data to service, update you and to provide you with information of new financial opportunities. If at any time you wish us or any company associated with us, to cease processing your personal data or contacting you for marketing purposes, please write to us at Harrington & Horne Financial Services, 31 Southdown Avenue, London W7 2AG.

- **Record Keeping**

We will account to you for transactions effected on your behalf by means of a contract note or by providing policy documents or certificates evidencing title. We will supply, on request, to you or your appointed agent, contract notes, vouchers and copies of entries in our books or computerised records relating to your transactions.

- **Termination of this Agreement**

You, or we, may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transaction already initiated, which will be completed according to this Client Agreement unless otherwise agreed in writing. You will be liable to pay for any transaction or works conducted prior to the termination of the agreement.

- **Clients Acknowledgement & Consent**

- I understand and consent to the above terms.
- I confirm that I have received the key facts document **"about our services and costs"**.
- I agree that this agreement will come into effect from the date of issue.
- I give permission that Harrington & Horne Financial Services can contact me in the future.
- I hereby authorise the transfer of information, as described above on a confidential basis when warranted between such third parties.

Date of Issue

Client Name(s)

Client Signature(s)

Date of Signature(s)

Harrington & Horne