



Client Agreement

Investment Services

BBi Financial Planning is permitted to advise on and arrange (bring about) deals in investments.

With regard to investments which we have arranged for you, these will not be kept under review, but we will advise you upon your request. Ongoing advice will be offered and provided if you agree to take these services. Ongoing services can be terminated at any time.

For any investment services provided we will be acting on your behalf unless otherwise stated.

BBi Financial Planning **does not handle clients' money**. We never accept a cheque made payable to us or handle cash (unless it is payment in settlement of adviser charges or disbursements for which we have sent you an invoice). If you do send us money, this may delay your transaction as we may have to return this money to you.

Regulatory Status

BBi Financial Planning Ltd of The Old Court House, 191 High Road, South Woodford, London E18 2QF is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 652403.

Our permitted business is advising on, arranging, and making arrangements with a view to investments.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 or 0300 500 8082 from the UK.

Companies Act Disclosure

Registered Office - BBi Financial Planning Ltd, The Old Court House, 191 High Road South Woodford, London. E18 2QF
Registered in England No. 7751182.

Client Categorisation

Unless you receive confirmation in writing to the contrary, in all our dealings on investment matters you will be treated as a Retail Client. This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service (FOS).

Where we have categorised you other than as a 'retail client', you may request re-categorisation under a client category which benefits from a higher degree of protection. However, we reserve the right to agree to such a re-categorisation on a case-by-case basis, and where we agree to do so it does not necessarily mean that you will have a right of access to the Financial Ombudsman Service.

Further information in respect of the Financial Ombudsman Service is available on their website at the address below:

<http://www.financial-ombudsman.org.uk/>

Conflicts of Interest

BBi Financial Planning Ltd offers services in accordance with that disclosed to you in our initial disclosure document. Occasions may arise where the firm, an employee, or other associates of the firm has competing professional or personal interests which may prevent these services being provided to clients in an independent or impartial manner.

BBi Financial Planning Ltd takes all the appropriate steps to prevent conflicts of interests from occurring in line with the firm's conflicts of interest policy. However, there may be occasions where a conflict of interest cannot be prevented. Where this is the case, we will disclose to you the nature of the conflict and the steps that we will take to mitigate the risks that you will be treated unfairly as a result of any conflicts identified.

We will make you aware of any conflicts of interest before the provision of services to enable you to choose whether you still wish to proceed with services. A copy of the firm's conflict of interest policy is available on request.

We may on occasion receive minor non-monetary benefits from third parties such as product providers e.g. food and drink provided at a provider training event. Where relevant, any minor non-monetary benefits received will not conflict with our duty to act in your best interests.

Termination of Authority

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 services already provided / transactions already initiated, which will be completed according to the Client Agreement unless otherwise agreed in writing. You will be liable to pay for any transactions made and / or services carried out prior to termination and any adviser charges or other fees which may be outstanding.

Right to Withdraw

In the case of many retail investment products – such as life assurance contracts, personal pension schemes, investment bonds, and collective investment arrangements (e.g. unit trusts), a right to withdraw or cancel the contract within a specified period is normally provided. Details of such rights are ordinarily contained in the product literature (e.g. Key Features document) and/or we may provide details of such rights in a separate communication.

In the case of any non-retail investment products e.g. an ISA wrapper, we will inform you in writing of any right to withdraw or cancel you may have or, if it is the case, we will inform you in writing that no such rights will apply.



Clients Risk

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 a guide to future performance.

How We Charge You for Our Services

The method of paying for our services will depend on the type and level of service provided. We will discuss your payment options with you and answer any questions you may have.

Advised Services

For advised services, you will be charged an adviser charge. The actual amount will depend on the service(s) provided to you and the amount will be agreed with you before we carry out any work that we will charge you for.

Our **'Services and Payments Agreement'** that we will issue to you, will contain details of how much you will be charged and how payment is to be made.

Non-Advised Services

For non-advised services, if commission is available to us, you can choose to pay us by allowing us to keep the commission, or by paying us an adviser charge instead.

If you choose to pay via commission, we will tell you how much the commission is before the transaction is completed.

If you choose to pay by adviser charge we will issue you with a **'Services and Payments Agreement'** which will contain details of how much you will be charged and how payment is to be made.

Investment Objectives & Restrictions

Following the issue of this document, any subsequent advice or recommendation offered to you will be based on your stated investment objectives, agreed level of risk you are prepared / able to take and any restrictions you wish to place on the type of investments or policies you are willing to consider. Details of your stated investment objectives will be identified during our discussions with you and confirmed within the suitability report that we will issue to you to confirm our recommendation(s). Unless confirmed in writing, to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

Accounting to You

We will confirm to you in writing the basis of our service and the reasons for recommending any transactions transmitted or executed on your behalf. Where you agree to an ongoing service we will provide regular reports to you regarding that service. We will agree and confirm the frequency and timing of those reports based on your needs. The extent of any ongoing review will be determined by your needs.

We will also make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. We will forward to you all documents showing ownership of your investments as soon as practicable after we receive them; where a number of documents relating to a series of transactions is involved, we will normally hold each

document until the series is complete and then forward them to you.

Best Execution Policy

It is in the interests of our clients and BBi Financial Planning Ltd that we obtain the best possible result when placing orders with other firms (e.g. third party brokers) for the execution of client orders or when transmitting orders on behalf of clients for particular investments – e.g. shares. We are required under the Rules of the Financial Conduct Authority to take all reasonable steps to provide 'best execution' when carrying out such transactions.

Where we place or transmit orders for such investments on behalf of our clients, we may utilise the services of a third party broker and base our decision to place or transmit an order on the price and cost of execution of the order. For orders in collective investment schemes (e.g. unit trust), however, the price of units or shares in the scheme is normally set by the scheme operator or manager and as such we have little influence over the price available.

Full details of our best execution arrangements are provided in our Best Execution Policy, a copy of which can be provided on request.

Means of Communication

We will enter into communication with you through whatever means are convenient to you including face-to-face, telephone, paper, e-mail and other acceptable electronic communication methods. This information will be provided free of charge.

Our communications will ordinarily be in English, both in respect of oral and written communications.

You may at any time choose to request information in paper and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email.

You may at any time choose to change your preferences as to how we communicate with you. However, where you choose to do this, we will require you to confirm this change in writing to us.

Data Privacy Notice

Please refer to the separate Data Privacy Notice that we have issued to you that sets out how we collect and use data about you.



Marketing preferences

There may be times when we feel that a service or product may be of interest to you. In order to make you aware of these services or products, we, or other companies in the Berns Brett Group may wish to contact you so that you can make informed choices about your finances. You can find more details about BBi group of associated companies at www.bbigroup.com.

We will only share your details with companies in the course of providing our advice and services to you. We will not pass your details to any unconnected third-party.

Please indicate if we can contact you. Please tick either one or both boxes so that we can advise you of products and services from time to time.

- Yes, please give me details about products or services in which you think I may be interested.
- Yes, I am happy for you to pass my details to other companies within the Berns Brett Group so they can contact me about their products and services.

Please indicate your preferred methods of contact. If all methods please tick all boxes.

We would like to give you details about other products or services that we think you will be interested in. If you are happy for us to do this, please tick the relevant boxes below:

- via telephone
- via post
- via email
- via sms

You may inform us at any time if you no longer wish to receive this information.

What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing: Write to Peter Dixon
BBi Financial Planning Ltd
The Old Court House
191 High Road
South Woodford
London, E18 2QF

...by phone: Telephone 020 8559 2111

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Investments

Most types of investment business are covered up to a maximum of £50,000.

Investment based insurance/Long term insurance, e.g. pensions and investment bonds

The maximum level of compensation for claims against firms declared in default on or after the 3rd July 2015 is 100% of the claim with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Our Products and Services

We have a wide portfolio of financial products available to us. We believe these are some of the best and most appropriate in the marketplace. We would like to be able to contact you so that we can advise you of new products that might be suited to you. We also may advise you of any developments that might make it appropriate for us, or for third parties, to give you pro-active advice about the investments, insurance and other financial products of which we are aware. We stress that your information would only be used in this way to help us to provide a pro-active service to you.

Client's Consent

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read the terms carefully before signing, as by signing you consent to the terms contained within.

If there are any terms within this agreement that you do not understand, please ask for further information. The Client Agreement will come into effect from the date of acceptance of this agreement, which will be confirmed by the date provided in the 'date of signature box' below, unless otherwise stated.

Date this agreement issued to client

First Client Name

First Client Signature

Date

Second Client Name

Second Client Signature

Date
