



## TERMS OF BUSINESS

And

## CLIENT AGREEMENT

**Coleman Financial Services Ltd**  
Offices at:

8 Albany Park, Cabot Lane  
Poole, Dorset BH17 7AZ

4 Saxon Gate, Back of the Walls  
Southampton SO14 3HA

Tourism House, Pynes Hill, Rydon Lane,  
Exeter, Devon EX2 5WS

[www.colemanfsl.co.uk](http://www.colemanfsl.co.uk)

### INTRODUCTION

Our Terms of Business explain the main aspects of the way we operate and how this affects you, the Client. These Terms of Business will be effective from the date of receipt.

### OUR STATUS

Coleman Financial Services Ltd is authorised and regulated by the Financial Conduct Authority to provide Independent advice. Our Financial Services Register number is 191618. Our permitted business includes advising on and arranging investments, all forms of home finance including equity release, and general insurance transactions, including life and health insurances and long term care.

You can check this on the FCA's Register by visiting the FCA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on 0800 111 6768

### OUR SERVICES

Our firm is designated by the FCA as an independent adviser, which means that our investment advice is unbiased, unrestricted and based upon a comprehensive and fair analysis of the relevant markets. We provide advice on the widest range of retail investment products including life policies, personal pensions, stakeholder pensions, unit trusts, investment trusts, open-ended collective investment schemes and structured capital-at-risk products.

### CLIENT CLASSIFICATION

Coleman Financial Services Ltd classifies all clients as 'retail clients' for investment business and 'consumers' for non-investment insurance business which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA). Should you wish to be classified differently for investment business, please discuss this with your adviser. Your adviser will inform you should your circumstances dictate that we would need to classify you differently for non-investment insurance business.

Please note that should you wish to be considered as a different category of customer for investment business, such as a professional client or eligible counterparty, you must inform us in writing. We will



Incorporating **Easden** Financial Services Limited  
Incorporating the financial services of **Foster Leighton & Co** Limited  
Authorised and Regulated by the Financial Conduct Authority

**Registered Office:**  
Midland House, 2 Poole Road, Bournemouth, Dorset  
BH2 5QY Registered in England No. 2028728



provide you with a new client agreement and you may lose a number of protections, which will be outlined in that new agreement.

### **OUR COMMITMENT TO YOU**

Prior to providing you with any advice we will take time to understand your current needs, circumstances and attitude to risk. When making a specific investment, insurance or home finance recommendation we will confirm your objectives and any restrictions on the types of product you wish to buy, and explain in writing why, having assessed your needs, we consider that our recommendations are suitable for your individual circumstances.

### **FACT FIND INFORMATION**

You are encouraged to provide as much information as possible about your financial situation, investment objectives and knowledge and experience in the field of investments. Without such information we may not be able to provide advice or the validity of our recommendations may be impeded by the lack of information. We are entitled to rely on the information provided by you unless we are aware that the information is manifestly out of date, inaccurate or incomplete.

Where you ask us to effect a transaction without receiving financial advice from us it is important for you to understand that you are responsible for deciding whether the policy chosen meets your demands and needs

For the avoidance of doubt, please be aware that when you become a client of our firm we do not accept any responsibility for advice previously given to you by other firms. Nor is it part of our brief to review the suitability of advice previously given to you unless we have specifically agreed to do so.

### **INSTRUCTIONS**

Normally we ask clients to give instructions in writing by completing an acknowledgement form and the relevant application and signing the appropriate declaration. Where appropriate the use of email and fax will be acceptable. You will be informed of any taxes or costs that may exist other than our fees, the period for which illustrations are valid and the minimum duration of the contract. Our authority to act on a client's behalf in accordance with these Terms of Business can be terminated at any time by either side in writing, without prior notice and without penalty. This will be effective from the date the notification is received but if transactions already initiated remain outstanding, the notification will only be effective once these have been completed. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

### **CANCELLATION RIGHTS**

You have a right to cancel most investment contracts provided that you notify the provider of your wish to cancel the contract within 30 days (for most investment contracts) or 14 days (for unit trusts). Where you have rights to cancel your purchase the product provider will give you notice of this in writing. For certain products where cancellation is not feasible, you will instead have an opportunity to withdraw from the contract before it is put into effect.



## **METHODS OF COMMUNICATION**

Unless you advise us otherwise, we will use the following methods of communication, E-mail, Telephone, Letter, Fax and of course face-to-face.

## **LAW AND LANGUAGE**

This agreement is governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts. Please note that all our communications and documents will be provided to you in English.

## **OWNERSHIP AND ACCOUNTING TO YOU**

As intermediaries we never own any products you buy or transact through us. All purchases will be registered in the name(s) of our client(s) unless otherwise agreed in writing. We will forward to you all documents showing ownership of your investments as soon as it is practical after we receive them. Where a number of documents relating to a series of transactions are involved, we may retain each document until the series is completed and then forward them to you. In some cases the documentation will be sent to you direct from the product provider.

## **CONFLICTS OF INTEREST**

We undertake not to transact business which we are prohibited from entering into, or which involves misuse of confidential information or which conflicts with our obligations towards our customers. We will not transact for you any business in which our firm, a member of staff or another customer has an interest unless that interest has first been disclosed to you in writing and your consent has been obtained.

A copy of our Conflicts of Interest policy is available on request.

## **CLIENT MONEY**

**Coleman Financial Services Ltd does 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.

## **BEST EXECUTION POLICY**

It is in the interests of our clients and Coleman Financial Services 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 trusts) 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.

## **FORCE MAJEURE**

Coleman Financial Services Ltd shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

## **DATA PROTECTION**

For your protection, Coleman Financial Services Ltd is registered under the Data Protection Act.

The information you may provide to us is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us processing both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the Financial Conduct Authority or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take responsible steps to ensure the privacy of your information.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on +44(0)1202 647400 or in writing at 8 Albany Park, Cabot Lane, Poole BH17 7AZ.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. 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.



## **UK MONEY LAUNDERING REGULATIONS**

We are obliged to conform to the UK Money Laundering Regulations and also adhere to the guidance notes from the Joint Money Laundering Steering Group. This process may require sight of certain documentation to verify the identity and place of residence of each client. Where we carry out an electronic identity check, this will leave a record on your credit file. This record will only be visible by you and will not affect your credit rating. We may also request that you inform us how any monies being invested were obtained/accumulated. If you provide false or inaccurate information and we suspect fraud or money laundering we will record this. We will not forward any applications or money to third parties/product providers until our verification requirements have been met. We take no responsibility for any delay where money laundering verification is outstanding. In circumstances where sufficient verification is not received in a timely manner after we have received completed applications, the application(s) and any monies may be returned to you.

## **TREATING CUSTOMERS FAIRLY**

We are committed to “Treating Customers Fairly” and we have reviewed the advice and information that we provide to our customers, and the standards of service that we offer. If you have any suggestions on how we might improve our treatment of customers, please let us know.

## **COMPLAINTS**

If you wish to register a complaint, please contact Simon Fisher in writing at Coleman Financial Services Ltd, 8 Albany Park, Cabot Lane, Poole BH17 7AZ or by telephone on +44(0)1202 647400. We will acknowledge receipt of the complaint and send you a copy of our complaints handling procedure. The matter will be investigated in line with that procedure and our findings will be reported to you. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service subject to certain time limits, their website address is <http://www.financial-ombudsman.org.uk>.

## **LEGAL ADVICE**

Coleman Financial Services and its representatives are not qualified to give legal advice. Our Advisers will not normally consider and advise upon the suitability of previous advice delivered by other Advisers unless explicitly agreed.

## COMPENSATION ARRANGEMENTS AND PROFESSIONAL INDEMNITY

We are covered by the Financial Services Compensation Scheme (FSCS). Unless you are a corporate client and the company is not a 'small company' as defined in the Companies Act, 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.

**INVESTMENT:** Most types of investment business are covered for 100% of the first £50,000 per person per firm, so the maximum compensation is £50,000 per person per firm.

**INSURANCE:** Protection is at 100%, where:

The claim is in respect of a liability subject to compulsory insurance (for example car insurance).

The claim is in respect of:

- A relevant omission\* in respect of a relevant general insurance contract which arises from the death or incapacity of the policyholder owing to injury, sickness or infirmity:

The claim is in respect of:

- A relevant omission\* in respect of a pure protection contract (for example, life insurance)

The claim is in respect of:

- A relevant omission\* in respect of a long term insurance contract (for example, pensions)

In all other cases, 90% of the claim will apply

\* Relevant omission meaning: where the insurance intermediary has failed to:

- (a) Pay monies to an insurer; or
- (b) Pay monies that it has received from an insurer; or
- (c) Take steps to cause a contract of insurance to be effected by an insurer

**DEPOSITS:** Money in accounts like current and savings accounts, including cash Individual Savings Accounts (ISA's) are covered up to £85,000 per authorised firm. It should be noted that 'authorised firms' may have different brands. The FSCS will provide a £1million protection limit for temporary high balances held with your bank, building society or credit union if it fails. A temporary high balance would apply when payments have been received in respect of specified life events, details of which can be obtained from FSCS.

**HOME FINANCE:** For claims against firms in default from 1<sup>st</sup> January 2010. Mortgage advising and arranging is covered for 100% of the first £50,000 so the maximum compensation is £50,000 per person per firm.

Different compensation arrangements could apply if a product provider was unable to meet its obligations. Further information about compensation arrangements is available from the Financial Services Compensation Scheme (FSCS) and can be obtained by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them on 0800 678 1100.

In addition to the scheme we are also insured for negligence by any member of staff.



## SERVICES FOR PERSONAL CLIENTS

Our preferred way of working is to have an initial meeting, at our expense, to establish whether we will be able to help you. If appropriate we will then advise and make a recommendation for you after we have assessed your needs and objectives. Our recommendation will be based on a comprehensive and fair analysis of the market. When we have provided you with our advice we will, subject to your agreement, implement our recommendations.

Thereafter, for our clients who choose to be part of our Private Client Service, we will provide an ongoing service. Our Transactional clients who prefer not to engage us to provide an ongoing service are able to contact us at any time if they wish to receive any further advice.

### Initial Meeting

The initial meeting with your adviser is always held at our expense and without any obligation. This is designed to work through your:

- Current financial circumstances
- Financial objectives – present and future
- Approach to risk and reward
- Assumptions about how things may change in the future

In order that we may advise you regarding your financial planning requirements, it is essential that you provide us with current and relevant information about your financial situation and objectives. We will ask you to provide this information and we will also discuss your Attitude to Risk, using our 'What is Risk' document. If you choose not to provide complete information you should be aware that our advice will be based on the information provided and may have been different if the complete information had been provided.

All information given to us will be treated confidentially and will only be used for advising you on your financial affairs and for no other purpose. This information will form part of our confidential client computer database; we are a registered user of such information under the Data Protection Act 1998.

Following this first meeting we will write to you with an engagement letter describing the specific services we will provide and the fees we will charge. We will never charge you anything until you have agreed how we are to be paid. Our fees may be charged for three separate activities:

### Advice

Following the assessment of your financial needs and a considered appraisal of all possible financial solutions we will provide you with a written report setting out our conclusions. This report will be detailed and contain particulars of recommended products, providers and investment funds, whilst pointing out any possible downsides to the recommendations.

You will be encouraged to read the report carefully and to ask questions about any issues that are unclear. You will also be encouraged to retain the report as a permanent record of the advice given to you.



### **Implementation of Investments**

Should you decide to implement all or part of our recommendations, on receipt of your instructions we will provide all the necessary documentation and make whatever arrangements are necessary for implementation.

Where you ask us to effect a transaction without receiving financial advice from us, we may need to seek information from you to establish whether you have the necessary knowledge and experience to understand the risks involved in the particular transaction. We will also advise you in writing of the rights that you will forfeit by asking us to transact on an 'execution only' basis.

### **Ongoing Review and Support**

You are able to select whether you wish to benefit from our Private Client Service agreement to meet your continuing requirements. Your adviser will discuss this service option with you. You are under no obligation to select this option as you may prefer to choose the Transactional service. However we strongly believe that an ongoing active relationship via the Private Client Service is desirable, so that we can discuss and agree any changes you might need to make to your financial plans. You or we may terminate our authority to act on your behalf at any time. You have the right to cancel payment for our on-going services by providing 14 days' notice in writing. You will be liable to pay for any advice or services that you have received prior to the date of termination. This means that where we have agreed the advice and services that we will provide for you and we have agreed to receive payment for these, either by means of a fee for investment business or by receiving commission from a provider for non-investment business you will have to pay us for any work we have completed up to the date of termination.

Where you hold assets within a WRAP, you need to be aware that there will be terms and conditions applicable, such as your agreement with the wrap provider in respect to facilitating our fees, which means you may need to instruct the wrap provider directly and arrange for the removal of assets from the WRAP or appoint another adviser who will be able to access your assets and provide further on-going advice to you. We will be pleased to assist you at this time in cancelling our service to you, making sure that any WRAP provider is informed of this cancellation.

### **Delivery on our commitments to you**

We believe it is important to manage our business in a way that has the best interests of our clients at the core of everything we do. This requires significant investment in the training and qualifications of all of our staff, not just our advisers, as well as our technology, compliance and the ever widening range of office support functions needed to deliver a first class service to you.

We would emphasize to clients that our fees represent the income needed by the firm to pay for the professional services we provide, together with the support needed to deliver on our promises to you.



## **SERVICE OPTIONS FOR PERSONAL CLIENTS**

### **PRIVATE CLIENT SERVICE**

The Private Client Service not only creates an effective investment strategy at the outset of the relationship, but also aims to ensure through regular ongoing reviews and communication that the initial strategy remains appropriate to changing circumstances.

#### **INITIAL 'DISCOVERY' MEETING**

- Establish and understand your personal circumstances and requirements
- Identify your objectives and priorities
- Discuss and agree the level of investment risk you are prepared to accept to meet your objectives
- Agree the basis of our remuneration

#### **STRATEGY REPORT**

This will be in the form of a comprehensive written document and will:

- Summarise and prioritise your objectives
- Explain the available options
- Create an overall investment strategy taking account of your objectives, risk profile and tax position
- Build an appropriate portfolio and solution
- Cover any other specific issues, which may include a review of existing income and capital protection arrangements
- Discuss opportunities to mitigate tax

#### **SECOND MEETING**

Face-to-face explanation of strategy which:

- Explains the full rationale for the recommended strategy
- Answers all queries you may have
- Helps you reach an informed decision as to how best to proceed

#### **IMPLEMENTATION OF STRATEGY**

- Provide all necessary documentation
- Assist with completion of paperwork
- Submit and track all applications
- Provide updates until strategy is implemented



#### **ONGOING SERVICE**

Formal Annual Review process including, where relevant:

- Face-to-face meeting every year to update our understanding of your financial situation
- Review of your goals and objectives
- Provision of a consolidated valuation statement
- Review of the overall strategy, including your attitude to investment risk
- Recommendation of changes that will help you to achieve your financial and lifestyle goals
- Implementation of changes in the strategy as agreed
- Consideration of the impact of any recent tax or legislative changes
- Sorting through paperwork that may be confusing or which requires attention
- Discussion of any personal or health issues affecting your finances
- Updates to your solicitor and/or accountant as necessary
- Review of general or specialist insurance requirements

**NB** As part of our ongoing service for Private Clients we will occasionally send you technical financial information which we think will be of interest, such as Budget Updates, our 'Smart Money' Newsletters and Economic Commentary. Should you not wish to receive such information you can let us know at the Annual Review meeting or by e-mailing us at [info@colemanfsl.co.uk](mailto:info@colemanfsl.co.uk)

## **TRANSACTIONAL SERVICE**

The Transactional Service is intended for those clients who do not need / wish to have regular advice or monitoring of their investments but who do wish to refer to us from time to time for advice on specific financial matters.

### **INITIAL 'DISCOVERY' MEETING**

- Establish and understand your personal circumstances and requirements
- Identify your objectives and priorities
- Discuss and agree the level of investment risk you are prepared to accept to meet your objectives
- Agree the basis of our remuneration

### **PROVIDE RECOMMENDATION**

This will be in the form of a comprehensive written document and will:

- Summarise and prioritise your objectives
- Explain the available options
- Create an overall investment strategy taking account of your objectives, risk profile and tax position
- Build an appropriate portfolio and solution
- Cover any other specific issues, which may include a review of existing income and capital protection arrangements
- Discuss opportunities to mitigate tax

### **SECOND MEETING**

- Not normally provided but available if required

### **IMPLEMENTATION OF STRATEGY**

- Provide all necessary documentation
- Assist with completion of paperwork
- Submit and track all applications
- Provide updates until strategy is implemented

### **ONGOING SERVICE**

- No proactive review of the advice is provided. Clients are able to request ad hoc advice / reviews

## What will you have to pay for our services?

We always agree with our clients how we are to be paid and the costs involved. It is possible for our fees to be deducted from certain types of investment; where this option is available your adviser will discuss this with you and agree the right approach to meet your needs.

We will discuss your payment options with you and answer any questions you may have. We will not charge you until we have agreed with you how we are to be paid. A fee agreement will be completed and signed by both parties to confirm this. We will tell you if you have to pay VAT.

Details of the separate activities together with typical charges are set out in the following table.

Initial Meeting	Advice	Implementation	Ongoing Review Service
<p>The initial meeting with your adviser is always held at our expense and without obligation</p>	<p>We may charge you an “advice fee” for the acquisition and analysis of information together with the provision of a report and recommendation.</p> <p>The fee will depend on the complexity of the work involved.</p> <p>The fee is payable on completion of the advice activity. If we do not implement any recommendations this is the only fee you will pay.</p> <p>Exact details will be provided to you in the firm’s fee agreement which we will discuss and agree prior to the commencement of any chargeable activities</p>	<p>If our advice leads to the implementation of a solution we will normally charge an “implementation fee”.</p> <p>This fee will vary depending on the type, size and complexity of the transaction(s) and may be used to offset some, or all, of the advice fee. (<i>See typical examples overleaf</i>).</p> <p>Exact details will be provided to you in the firm’s fee agreement which we will discuss and agree prior to the commencement of any chargeable activities.</p>	<p>We offer our private clients an ongoing review service; if you require this we will charge you an annual fee.</p> <p>If the value of your investment rises, then the fees for this service will increase, conversely, if the value of your investment falls, the cost of this service will decrease.</p> <p>Exact details will be provided to you in the firm’s fee agreement which we will discuss and agree prior to the commencement of any chargeable activities</p>

**There may be certain situations where it would be necessary for us to charge an implementation fee on a different basis than that in the schedule above, for example for transfers from occupational pension schemes or particularly complex situations. If this is the case, we will explain the reasons for this and confirm the charges in the engagement letter.**

Examples of typical implementation and ongoing review charges are detailed below

Product / Service	Typical Implementation Fee	Typical Ongoing Review Service Fee
Arranging an agreed lump sum investment or pension contribution (including Drawdown pension arrangements)	Up to 3% of the first £150,000 invested Up to 2% on the next £250,000 Up to 1% on amount over £400,000 Subject to a minimum of £750.	1% p.a. of the fund value  Subject to a minimum of £1,200 p.a.
Arranging an annuity	Up to 3% of the first £150,000 invested Up to 2% on the next £250,000 Up to 1% on amount over £400,000	N/A
Arranging regular premium pension or investment	An initial fee of £500, plus 5% of each contribution for 24 months.	1% p.a. of the fund value
Introduction to a Discretionary Fund Manager and ongoing monitoring	Up to 3% of the first £150,000 invested Up to 2% on the next £250,000 Up to 1% on amount over £400,000	1% p.a. of the value of funds invested with the DFM
Inheritance Tax planning: Discounted Gift Arrangement or Gift & Loan Trust	Up to 3% of the first £150,000 invested Up to 2% on the next £250,000 Up to 1% on amount over £400,000	1% p.a. of the fund value  Subject to our minimum of £1,200 p.a.
Small Self Administered Pension Schemes & Executive Pension Plans	£2,500 Plus Up to 3% of the first £150,000 invested Up to 2% on the next £250,000 Up to 1% on amount over £400,000	Annual review up to 1% of the fund value (excluding property) with a minimum of £1,500 OR for reviewing schemes not arranged by us, £1000

Examples of our implementation fee as a percentage of the funds invested

Example Investment	Typical charge on the first £150,000 is 3%	Typical charge from £150,001 to £400,000 is 2%	Typical charge from £400,001 is 1%	Total Fee
£150,000	£4,500	---	---	£4,500
£400,000	£4,500	£5,000	---	£9,500
£500,000	£4,500	£5,000	£1,000	£10,500

All figures quoted are purely for example, the actual fee paid will depend on the complexity of the work undertaken and will be confirmed to you in our client engagement letter prior to any work being undertaken. NB for Small Self-Administered Pension Schemes & Executive Pension Plans there is an additional £2,500 implementation fee.



Our Implementation Fee can often, if you wish, be paid by the provider deducting the fee from the amount of your investment when we implement a transaction on your behalf. However you should be aware that there are occasions when the provider cannot deduct our fee from the amount of your investment and your adviser will explain this situation if it applies. In these cases, the Implementation Fee will need to be paid separately and is due when our recommendation is taken up.

Examples of ongoing advice charges for our Private Client Service

Example Investment Amount	Annual Service Charge	Example Annual Service Fee (Subject to a minimum fee of £1,200)
£150,000	1%	£1,500
£250,000	1%	£2,500

The actual fee charged will vary depending upon how the investment performs and it will increase as the fund grows.

Examples of our regular premium investment fee

Monthly Premium	£200	£500	£750
Monthly fee charged at 5%	£10	£25	£37.50
Total fee payable over 24 months inc. £500 fee	£740	£1,100	£1,400

**CONSUMER CREDIT**

We make no charge for any advice in relation to consumer credit activities.

**PROTECTION**

Whilst we charge fees in respect of the majority of investment products that we implement for our clients, our fee for arranging protection policies, such as Permanent Health Insurance, Family Income Benefits, Private Medical Insurance, Term and Mortgage Protection Insurance and Critical Illness Insurance is generally covered by the commission from the product provider. This is subject to a minimum transaction fee of £500. We will always disclose to you the precise amount of commission to be paid before you make an application.

**VAT**

Under current legislation the majority of our services are not generally subject to VAT but should this change in the future, and VAT becomes due, we will notify you before conducting any further work.



(Client Copy)

**PLEASE SIGN THIS FORM AND KEEP FOR YOUR RECORDS**

## DECLARATION

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.

### Your Personal Data

We collect personal data from you to the extent necessary to provide advice, administrative and management services and (subject to the provisions below) related marketing activities.

We may need to process your personal data for the following reasons:

- The administration, management and provision of advice in relation to financial services products;
- Our legitimate business processes and activities including audit, accounting, business planning and proposed and actual transactions (including joint ventures and disposals of business); and
- Compliance with legal (including dealing with claims), regulatory and other good governance obligations;

This list is not exhaustive and may be updated from time to time as business needs and legal requirements dictate. Some of the personal data that we maintain will be kept in paper files, while other personal data will be included in computerised files and electronic databases some of which may be kept in offsite data centres.

**By signing this agreement you are giving us consent to collect and use your personal & sensitive personal data for the reasons above.**

Please tick this box if you are **not** happy for us or any Group Companies to contact you for marketing purposes by e-mail.

I/We agree that this client agreement will come into effect from the date of issue.

**CLIENT SIGNATURE:** X \_\_\_\_\_ X \_\_\_\_\_

**CLIENT NAME (PLEASE PRINT):** X \_\_\_\_\_ X \_\_\_\_\_

**DATE :** X \_\_\_\_\_ X \_\_\_\_\_

**DATE OF ISSUE:** X \_\_\_\_\_

**ISSUED BY:** X \_\_\_\_\_ FOR AND ON BEHALF OF COLEMAN FINANCIAL SERVICES LTD



**Coleman**





(Adviser Copy)

**PLEASE SIGN AND RETURN THIS FORM**

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**DATE :** X \_\_\_\_\_ X \_\_\_\_\_

**DATE OF ISSUE:** X \_\_\_\_\_

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