



HAMPTON ASH 1993

CLIENT AGREEMENT

Hampton Ash 1993 is authorised and regulated by the Financial Conduct Authority. FCA Number 155325. You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768.

Client Classification

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

Methods of Communication

Unless you advise us otherwise, we will communicate with you via the following methods of communication, Face to Face, E-mail, Telephone, Letter & Fax.

Investment and Non-Investment Insurance Services

Hampton Ash is permitted to advise on and arrange (bring about) deals in investments and non-investment insurance contracts.

The firm 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.

Scope of Advice

Independent Advice Investment

We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

Non-investment Insurance - We offer products from a range of insurers on the basis of a fair analysis of the market, for example; for Term Assurance, Critical Illness and Income Protection

Conflicts of Interest

Hampton Ash offers advice in accordance with that disclosed to you in this agreement. Occasions may arise where we or one of our other clients have some form of interest in 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 interests, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

Best Execution

It is our policy to transact your business in order to achieve the best possible results in terms of the nature and price of the products selected, transaction charges, administration and service excellence. Further details of our policy regarding this are available on request.

Accounting to You

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.

Complaints

If you wish to register a complaint, please contact us in writing at the address on the front of this agreement or telephone us on 0121 704 0249. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Compensation Arrangements

We are covered by the Financial Services Compensation Scheme (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.

Investment - Most types of investment business are covered for 100% of the first £50,000, so the maximum compensation is £50,000.

Insurance - Insurance advising and arranging is covered for 90% of the claim with no upper limit.

Deposits

Money in accounts like current and savings accounts, including cash ISA's are covered up to £85000 per authorized firm. It should be noted that 'authorised firms' may have several different brands.

Further information about compensation scheme arrangements is available from the FSCS

Data Protection

The purpose of this Notice

As part of our arrangement with you, Hampton Ash (“we”, or “us”, or “our”) has certain obligations under privacy laws, including the Data Protection Act (the “Act”) to notify individuals how it will process any personal information it collects about them. This Notice will inform you of what personal information we collect, how that information is used, where it is transferred, and how you may view and amend such information. You may be assured that we will treat all personal information 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 information.

What type of personal information will be processed?

We collect and process various personal data about you for the purposes of providing advice, administration and management services which are explained in more detail below. “Processing” is defined in the Act but could include obtaining, recording or holding information or data. “Personal data” is information which can identify you as a living individual, including where used in conjunction with other information. Common examples of personal data which may be collected and used by us in our day to day business activities include: name; date of birth; gender; ethnicity; marital status; address; telephone number and other contact details (including email addresses); job title; and bank account and other financial details.

Depending upon the types of products and services you require, the information collected and processed may also contain “sensitive personal data” for the purposes of the Act, which includes information held by us as to: your physical or mental health or condition; the commission or alleged commission 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; sexual life; in limited circumstances, your membership of a Trade Union; your political opinions, religious or similar beliefs

Any information which we receive fairly and lawfully relating to one of the above categories constitutes sensitive personal data. Examples of likely items which may contain sensitive personal data (although this is not an exhaustive list) are life insurance questionnaires, medical reports and SSP self-certification forms.

Please note that as with personal data, you have freedom of choice when it comes to your decision as to whether you provide us sensitive personal data. In addition to your right to request that we stop processing your personal data and sensitive personal data at any time, you have an opportunity at the end of this Notice to choose not to provide sensitive personal data to us at all. You should however note that if you exercise this right or subsequently request that we stop processing all or part of your personal data and/or sensitive personal data, this could impact upon our ability to provide you with certain types of product and services and may ultimately result in us being unable to provide them to you at all.

How will my personal data be collected and used?

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 process your personal data and sensitive 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 internal 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 computerized files and electronic databases.

Who might my personal data be shared with?

Your personal data will be made available for the purposes mentioned above and only to responsible management, human resources, accounting, audit, compliance, information technology and other corporate staff. It may also be made available to third parties providing relevant services to us, such as Paradigm Partners LLP, who provide us with certain support services, including regulatory support.

Certain personal data will also be reported to government authorities where required by law and for tax or other purposes. Personal data may also be released to external parties as required by legislation, or by legal process, as well as to companies you authorise us to release your personal data to. We will not sell your personal data to any third party.

Direct marketing

We may wish to provide you with information about new products, services, promotions, and other information in which we think you may be interested. We may send you such information by postal mail, fax and telephone; unless you have registered with the appropriate Preference Service (we would be grateful if you could let us know if this is the case). If you engage with us we may retain your address for future mailings. If you do not want your information used for direct marketing purposes at any time, please contact indicate at the end of this agreement or contact us in the future.

E-mail marketing

We would also like to provide you with the above information by e-mail. However, we appreciate that e-mail “spam” has become a problem in recent years. If you are a customer or you have previously asked us for information on our products:

- We may contact you regarding your purchase or other matters regarding transactions between us, or your customer relationship with us, or send you information on our products by e-mail, unless you have asked us not to do so; and
- We may also use your e-mail address to send you information about our products and services that we think may be of interest to you by way of informational e-mails, unless you have asked us not to do so.

If you do not want us to contact you via email for direct marketing purposes at any time, please indicate at the end of this agreement or contact us in the future.

You have the right to review your personal data and sensitive personal data held by us and have any inaccurate information about you corrected. If you wish to do so, or to notify a change in your details, please contact us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

How to request that we cease processing your personal data

If at any time you wish us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact us.

HAMPTON ASH SERVICE STANDARDS

Below sets out our typical core and ongoing service propositions that we offer , along with the typical fees that we charge.

We will agree with you exactly what service is most appropriate for your needs and agree this service and costs in our client engagement letter.

Service Overview	<p>Hampton Ash strives to provide you with a comprehensive specialist financial planning service that encompasses investment, pension, protection & financial estate and tax planning.</p> <p>You can select just our core services for one off advice or core and ongoing services to ensure the advice remains appropriate to your ongoing needs and circumstances.</p>
-------------------------	---

The Benefits to you	<p>The benefits of this service are that:</p> <ul style="list-style-type: none"> • Your financial affairs will be managed pro-actively and professionally If you choose the core and ongoing services. • You will have access to our expertise and external specialities (such as Accountants, Solicitors and Stock Brokers) where required. • If you choose the core and the ongoing advice services will have face to face meetings and where necessary , external specialists. • You will have face to face meetings with our advisers and where necessary, external specialists. • All of your financial needs will be met by this bespoke service.
----------------------------	--

Our Core Services	<ul style="list-style-type: none"> • Analysis of your current financial position and understanding your financial objectives. • Risk Profiling analysis • Extensive research into existing investment & protection plans • Provision of a client report detailing our recommendations and most effective course of action for implementation. • access to our external specialists where required. • close and pro-active management of your financial affairs • Long term income and budget projections • Advice on tax matters relating to pensions and investment. • ‘Bespoke’ investment portfolio design.
--------------------------	---

Our ongoing services	<ul style="list-style-type: none"> • A minimum of one review meeting per annum to include valuation update and re assessment of your attitude to risk. • Annual Review of your investments against your objectives. We will ask you to complete an attitude to risk questionnaire and review your financial objectives • Annual re-balancing of assets • Dependant on investment solution six monthly reviews of underlying investments • Pro-active contact in the event of legislative or tax changes and appropriate planning thereafter.
-----------------------------	---

Costs of our services	Core Services	
	Core services are chargeable as follows:	
	Lump Sum Investments and Transfers	
	Charged as a percentage of funds under management	1%
	Regular Premiums	
	1% of each monthly/annual premium amount as contributions are paid.	
	Ongoing Services	
	1% of the funds under management per annum	
	Protection	
	We will be remunerated for protection advice via a commission derived from the product provider. You will receive a Client Specific Illustration which will detail any other fees relating to your particular insurance policy.	

Payment for Services

Generally we will ask you to pay for our services at the end of the advice process after any recommendations have been implemented.

With regard to investments and protection contracts which we have arranged for you, these will not be kept under review unless the core and ongoing investment service has been chosen.

The payment for our services can be facilitated either by a direct payment from yourselves or by way of a deduction from the investment amount sent to a fund manager or provider prior to its investment.

Example of our Core Service fees

Example Investment	Typical charge is 1%	Amount Invested
£ 50,000	£500	£ 49,500
£100,000	£1,000	£ 99,000
£150,000	£1,500	£148,500
£200,000	£2,000	£198,000

Termination of our services (core service)

You or we may terminate our authority to act on your behalf at any time. 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 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.

Example of our On-going Service fees

Service Category	Example Investment Amount	Annual Service Charge	Example Annual Service Fee	Minimum Annual Fee
On-going services	£50,000	1%	£500.	Delete if you
On-going services	£100,000	1%	£1,000	Don't have a
On-going services	£150,000	1%	£1,500	Minimum
On-going services	£200,000	1%	£2,000	fee

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

Termination of our services(ongoing advice)

You have the right to cancel payment for our ongoing service with immediate notice. 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 of 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 advisor who will be able to access your assets and provide further ongoing advice to you. We will be pleased to assist you at any time in cancelling our service to you, making sure that any WRAP provider is informed of this cancellation.

Please note that there is a possibility that other costs, including taxes, could be incurred related to transactions in connection with investment business that are not paid via the firm or imposed by it.

Our firm does not currently charge VAT.

For certain transactions that we recommend to you, the firm will accrue a notional entitlement under a Discretionary settlement. The value of this entitlement does not impact on the overall charges applied to your investment, and the actual cost to you will be disclosed as required by the Financial Conduct Authority.

Clients Consent

General

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.

Data Protection

By signing below you are confirming that you accept the terms of the data protection notice. Before doing so, please contact us if you have any queries or concerns.

Please tick this box if you do not consent to us processing any sensitive personal data.	<input type="checkbox"/>
Please tick this box if you are not happy for us to contact you for marketing purposes	<input type="checkbox"/>
Please tick this box if you are not happy for us to contact you for marketing purposes by e-mail.	<input type="checkbox"/>

Payment for Services

I wish to engage Hampton Ash to provide the following services, based on a percentage of funds under management:

Core Services (chargeable at 1% of funds under management)	
Ongoing Services (chargeable at 1% of funds under management per annum)	

Method of Payment

Core Services	Cheque	
	Deduction from Investment	
Ongoing Services	Standing Order	
	Deduction from Investment	

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

Client Name (s)	
Client Signature (s)	
Date of Issue	