



Your Client Agreement

Including information about our services

Authorisation Statement

Acorn to Oaks Financial Services Ltd is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register

Our Financial Services Register number is 486131.

Our Services

We provide independent investment advice. We will consider a range of regulated products from the available market that can meet the investment objectives of a retail client, but we will only provide a recommendation to you when we know the product is suitable for your personal circumstances.

You should be aware that investments carry varying degrees of risk and as their underlying value can fall as well as rise you may not get back the full amount invested.

For non-investment protection contracts, we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair and personal analysis of insurers for term assurance, income protection, and critical illness.

For general insurance contracts we are an intermediary and will act on your behalf when recommending an insurer based on your demands and needs from a fair analysis of the market.

The insurers we consider will be listed to you when we carry out our research. It will be your responsibility to ensure the policy meets your demands and needs for building and/or contents, private medical insurance, accident sickness and unemployment.

Full details of the products we recommend will be confirmed in the product literature you will receive before it is arranged. We will inform you if any investment we recommend restricts future access to your capital.

Your Aims and Objectives

Unless we notify you in writing to the contrary, we will be treating you as a “retail client” for investment business. 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.

Any advice or recommendation(s) we offer to you will only be given after we have assessed your needs and considered your financial objectives, attitude to risk and capacity to bear any losses. We will also consider any restrictions that you wish to place on the types of products or investment strategy you would be willing to employ.

Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you.
- not place our interests above yours.
- communicate clearly, promptly and without jargon.
- consider your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

Instructions

Instructions must be given in writing to avoid possible disputes. We may refuse, at our discretion, to accept certain instructions. When we arrange transactions on your behalf, we will undertake these in line with the ongoing service you have specifically agreed to. This will also determine the cost of these transactions, which are detailed in your "Client Journey" document.

Investment Services and Costs (including structured deposits)

We provide you with an initial consultation at our cost. This helps us to understand your financial objectives and we will confirm how we can support you in working towards these goals.

We will also discuss the cost, and levels, of our services both initially and throughout our relationship with you. We charge our services by way of a fee. These fees are based on a percentage of the amount you invest, subject to a minimum fee.

The schedule of costs and fees are detailed in our “Client Journey” document.

VAT

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

Cancellation Rights

In most cases you can exercise a right to cancel by withdrawing from the contract. In general terms you will normally have a 30-day cancellation period for a life, pure protection, payment protection or pension policy and a 14-day cancellation period for all other policies. For investments this will typically start when funds are invested and for pure protection policies this will normally begin when you are informed that the contract has been concluded or, if later, when you have received the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product information issued to you.

If you cancel a single premium contract, you may incur a loss due to market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

Client Money

Acorn to Oaks Financial Services Ltd does not handle client monies. We never handle cash or accept a cheque made payable to us unless it is a cheque in settlement of our fees in accordance with our Client Agreement. Cheques for investments should only be made payable to the investment company and to the relevant third party for various ancillary fees (for example solicitor/surveyor fees). You should decline to give money to (or write cheques payable personally to) individual advisers and a receipt by them personally for such a payment from you will not be regarded by us as being a transaction for which we have responsibility.

Documentation

We will endeavour to make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. All policy documents will be forwarded to you immediately after we have received them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you. We will issue all communications in English.

Material Interest

We will act honestly, fairly and professionally known as conducting business in 'Client's best interest' regulations. Occasionally situations may arise where we or one of our other clients have some form of interest in business 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 write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment. Where this cannot be achieved, we will not conduct the business.

Complaints

If you wish to register a complaint, please write to Claire Oakley at 93a Church Street, Bilston, Wolverhampton, West Midlands, WV14 OBJ. Or alternatively by telephone on 01902 409414, or by email at claire@a2ofs.co.uk A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. For investment business you will be covered up to a maximum of £85,000.

Further information about these amounts and limits for all other product types are available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

Anti-Money Laundering

We are required by the anti-money laundering regulations to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose, we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

Law

This client 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.

Force Majeure

Acorn to Oaks 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.

Fees Resulting From Third Party Introductions

There will be occasions when clients are introduced to us by third parties, for example accountants or solicitors. Under such circumstances, we may rebate part of the fee that we charge to you to the introducer as payment for making the introduction. Our documentation will not show what proportion of fees will be related to the introducer as this responsibility will be with the introducer.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving 20 days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination a due proportion of any period charges for services shall be settled to that date. Ongoing charges will cease immediately upon receipt of written notification of termination and no further work will be undertaken on your behalf.

Fees

Alongside your initial proposal, we will provide you with a detailed breakdown of costs, including our fees. As an indication, our standard fees are based on the value invested as follows:

Initial Fees	Ongoing Fees
Up to £350,000 – 2%	0.85% per annum
£350,001 - £500,000 – 1%	Or
£500,001 and above – 0.25%	0.65% per annum

A minimum fee of £750 is applicable

Examples of our fees in practice

-An investment of £10,000; 2% initial fee i.e. £200. As this is below our minimum fee; the actual fee due would be £750.

-An investment of £100,000; 2% initial fee i.e. £2,000

-An investment of £500,000; 2% initial fee on first £350,000 i.e. £7,000. 1% initial fee on the following £150,000 i.e. £1,500. The total fee due would be £8,500

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.

Date: / /

Full Name: _____

Signature: _____

Date: / /

Full Name: _____

Signature: _____