



Client Agreement

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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. Any advice provided will be confirmed to you in writing.

Client classification:

Acorn Financial Planners 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 Services Authority (FSA). 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, Text Message, Letter & Fax. Please note that all our communications and documents will be provided to you in English.

Investment and Non-Investment Insurance Services:

Acorn Financial Planners Ltd is permitted to advise on and arrange (bring about) deals in investments and non-investment insurance contracts.

With regard to investments and non-investment insurance contracts which we have arranged for you, these will not be kept under review but we will advise you upon your request. However, we may contact you in the future by means of an unsolicited promotion should we wish to contact you to discuss the relative merits of an investment or non-investment insurance contract or service which we feel may be of interest to you.

Acorn Financial Planners 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.

Conflicts of Interest:

Acorn Financial Planners Ltd offers advice in accordance with that disclosed to you in this agreement and your initial disclosure document. 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 will be provided to you separately.

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 transactions already initiated which will be completed according to this Client Agreement unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees which may be outstanding.

Data Protection:

For details of our Data Protection statement and policy, please see our separate Data Protection Statement and consent form which will be provide separately to you.

Payment For Services:

Please note that in addition to any charges disclosed to you in our Key Facts about our Services, 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.

For certain transactions that we recommend to you, Acorn Financial Planners Ltd 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 Services Authority.

In addition to the above, for certain transactions that we recommend to you, we will also receive a royalty payment from the provider as part of the annual management charge. This payment will be made on an annual basis and again will not affect the charges applied to your contract as disclosed to you at the point of application. We will be happy to provide you with details of the payments as they relate to your investment should you request these.

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.

Anti-Money Laundering Verification Checks:

Under the Anti-Money Laundering Regulations, in common with all banks and building societies, 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 whether or not an application proceeds.

Your Consent:

This is our standard client agreement on which we intend to rely. For your own benefit and protection, please read these terms carefully and feel free to ask any questions, before signing this document. In signing, you authorise the transfer of information, on a confidential basis when warranted between any such third parties.

- I acknowledge that the Client Agreement will come into effect from the date of issue.
- I acknowledge receipt of the 'Keyfacts' – 'About our Services and Costs'
- I acknowledge receipt of the Best Execution Policy in relation to retail investment products.
- I authorise the use of electronic checks to verify the identity and address of all parties to each transaction.

I also confirm that I AM / I AM NOT happy to give Acorn Financial Planners Ltd my express consent to contact me by telephone to discuss advising on or arranging financial, mortgage or insurance products in future.

Date of issue/Receipt:

Customer Name(s) _____

Customer Signature(s) _____