

Client Charter & Advice Principles

Client Charter

- We aim to provide a fully comprehensive service for all of our clients.
- We're confident that we'll deliver a high quality service comparable to the best in the industry.
- We continually strive to improve our professionalism through personal development.
- We are fully committed to the Financial Conduct Authority (FCA) principles of Treating Customers Fairly [1].
- If any material or conflict of interest should arise we will let you know and seek your consent before making further progress.
- We follow robust, clearly documented systems and processes developed by our business support network, Intrinsic which is authorised and regulated by the FCA.
- We welcome your feedback, using positive comments to reinforce the good things that we do, whilst negative views are used to consider changes and improvements.

Additional Advice Principles

1. All advice will be: -
 - Affordable and sustainable
 - Suitable and client focused
 - Impartial and free from bias
 - Consistent with TCF outcomes [1].
2. All advice will be given by advisers competent & qualified in the relevant area.
3. All documentation will be completed to a high quality and professional standard.
4. All advice will include full and detailed fact finding.
5. Our 'Scope of Advice' is based on the hierarchy of needs that is generally recognised throughout the industry.
6. Throughout the advice process, we provide customers with timely communication that is accurate, concise and easily understood.
7. Ongoing service will be offered to you.
8. Remuneration for advice or ongoing service will be commensurate with the work done and the value provided.
9. All relevant documentation in support of our advice will be held in one place for your future reference as, and whenever appropriate.

[1] Treating Customers Fairly (TCF) forms part of the Financial Conduct Authority's objective to protect and enhance confidence in the UK financial system. Please ask for more information about the six outcomes of TCF.