

Charter for Professional Financial Advisers

Our business principles

We are a professional firm and will always put the interests of our clients above our own interests and those of any third party. For us, independence is a core principle, which must not be compromised.

We are independent of the influence of the providers of financial products, and if such a product is required we will review the entire market and recommend whichever product we believe to be most suitable for our client. Our role is to provide advice, and on occasion we may advise clients to take no action, or to defer taking any action.

Our services

The nature and scope of our services are explained in our corporate brochure and our Terms of Business, copies of which are provided to all prospective clients. We reserve the right to decline to act if we consider that we do not possess the required expertise or if our service is inappropriate to the needs of the prospective client or if we identify a possible conflict between the interests of the prospective client and our own or those of an existing client.

Our business process

At the outset of a client relationship we will establish the client's personal and financial circumstances and objectives and the level of risk with which they feel comfortable, particularly in relation to investment. We will keep this information confidential. We will explain our charges, having regard to the level of service to be provided, and in particular whether this should involve the provision of regular written reports. We will also explain the status of the person or persons with whom the client will be dealing and if appropriate the name of the person responsible for the overall supervision of the relationship. If it is agreed that we should proceed to act for a client, we will produce a report with our recommendations, on which we will invite the client's comments.

Commissions

If we receive any commission from a provider of a financial product or service as a result of arranging a transaction on behalf of a client we will pay that commission to the client unless the client, having been told the amount, has agreed in writing, in advance of the commission being received, that we may keep it in order either to offset a bill of costs or in lieu of fees. If the precise amount of the commission is not known, we will inform the client of the approximate amount or how the amount is to be calculated. We will make it clear that the client may withhold their consent to our retaining the commission and that, if they do so, the commission will belong to them when it is received by us.

Working with other professional advisers

We work closely with solicitors and accountants but do not make any payment to them for introducing clients to us. We believe that the best form of appreciation for introductions is to serve the clients with the same standards of care as would have been exercised by the professional who referred the client to us. In circumstances where a client has been introduced to us by a solicitor or accountant we will always send that introducer copies of our letters of recommendation so as to ensure that our advice is compatible with theirs.

Monitoring satisfaction

We will endeavour to provide advice which is clear and sensible and will always respond promptly to communications from our clients. We will undertake periodic surveys of our clients with a view to determining their level of satisfaction with our services and will make improvements as appropriate. Unless clients specifically ask to be excluded from this service, we will keep them informed about developments which we consider may be of interest to them or which may affect their financial affairs. Our objective is to develop long term relationships with our clients, based on mutual trust and respect.