

Client Agreement

WHO REGULATES US

THE FINANCIAL SERVICES AUTHORITY (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

Premier Promotions Independent Financial Advisers Ltd 6 Hallcourt Crescent, Walsall Road Cannock WS11 0AB. is an appointed representative of pi financial ltd, which is authorised and regulated by the Financial Services Authority. Our FSA registered number is 472811

pi financial ltd's permitted business is advising on and arranging (bringing about) Unit Trusts, ISAs, Pensions, Life Assurance, Mortgages, Lifetime Mortgages and Home Reversion Schemes.

You can check this on the FSA Register by visiting the FSA website www.fsa.gov.uk/register/home.do or by contacting the FSA on 0300 500 5000.

Our communications with clients will ordinarily be in English, both in respect of oral and written communications. We will enter into communication with you through whatever means are convenient to you and us, including face-to-face, telephone, e-mail and other acceptable electronic communication methods.

ABOUT OUR SERVICES

Premier Promotions IFA Ltd offer products from the whole market for Investments, Pensions, Life & Health Protection and Mortgages.

Premier Promotions IFA Ltd offer products from a limited range of insurers for Accident, Sickness and Unemployment Cover, Mortgage Payment Protection Insurance & Buildings & Contents Insurance.

We will advise and make recommendations for you after we have assessed your needs.

Premier Promotions Independent Financial Advisers Ltd **does not handle clients' money.** We never accept a cheque made payable to us or handle cash (unless it is payment in settlement of charges or disbursements for which we have sent you an invoice).

In providing our services to you, we will ordinarily categorise you as a 'retail client'. The type of client category will determine the level of protections afforded to you under the regulatory system; as a 'retail client' the regulatory protections available to you are determined by this category and will be "the highest available".

Where we have categorised you other than as a 'retail client' (see above), you may request re-categorisation under a client category which benefits from a higher degree of protection. However, we reserve the right to agree to such a re-categorisation on a case-by-case basis, and where we agree to do so it does not necessarily mean that you will have a right of access to the Financial Ombudsman Service.

MATERIAL INTERESTS

Premier Promotions Independent Financial Advisers Ltd offer independent advice, but occasions can arise where we or one of our other clients will 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.

As a consequence of such potential conflict of interests arising, we have put arrangements in place to ensure our clients are treated fairly. We have also implemented a conflict of interest policy to help us manage such risks, which you may access upon request.

PAYMENT FOR SERVICES

Not all firms charge for advice in the same way. We will discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid. The following options are available to you:

- **Paying by fee.** Whether you buy a product or not, you may have to pay us a fee for our advice and services. If we also receive commission from the product provider when you buy a product, we will pass on the full value of that commission to you in one or more ways. For example, we could reduce our fee; or reduce your product charges; or increase your investment amount; or refund the commission to you.

We will agree the rate we will charge before beginning work. We will tell you if you have to pay VAT.

Our typical charges are:

Principal/Director/Partner	£150-200 per hour
Financial adviser	£100-150 per hour
Administration	£35 per hour

You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first.

- **Paying by commission (or product charges).** If you buy a financial product, we will normally receive commission on the sale from the product provider. Although you pay nothing up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. These charges reduce the amount left for investment. If you buy direct, the product charges could be the same as when buying through an adviser, or they could be higher or lower. We will tell you how much the commission will be before you complete an investment, but you may ask for this information earlier.
- **Paying by a combination of commission and fee.** In some circumstances, we also charge a fee on top of any commission we might receive.

Please be advised that if you cease paying premiums on a regular premium policy and in consequence we are obliged to refund commission that has been paid to us or you; then we reserve the right to charge you a fee representing the amount we have to repay for a period of up to four years after

commencement of the policy, but we will not charge the fee if you exercise your right to cancel in accordance with the cancellation notice sent to you by the life company.

ACCOUNTING TO YOU

Unless in exceptional circumstances, we will confirm to you in writing the basis or our reason for recommending the transaction executed on your behalf.

We will also make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. 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.

OBJECTIVES & RESTRICTIONS

Following the issue of this letter any subsequent advice or recommendation offered to you will be based on your stated objectives, acceptable level of risk and any restrictions you wish to place on the type of investments, mortgages or policies you are willing to consider. Details of your stated objectives will be included in the suitability letter we will issue to you to confirm our recommendation. Unless confirmed in writing, to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

CLIENT'S RISK

You are advised that because investments can fall as well as rise, you may not get back the full amount invested. Past performance is not necessarily a guide to future performance.

RIGHT TO WITHDRAW

In the case of a non-packaged product or ISA recommended we will inform you in writing of any right to withdraw or cancel you may have or, if it is the case, we will inform you in writing that no such rights will apply.

DISCLOSURE OF CLIENT'S PERSONAL DATA

Where investment business services are provided to Premier Promotions Independent Financial Advisers Ltd by third parties then circumstances may arise which warrant the disclosure of more than just your basic contact details. On these occasions such as processing business and obtaining compliance and regulatory advice you agree that personal information held by Premier Promotions Independent Financial Advisers Ltd may be

disclosed on a confidential basis and in accordance with the Data Protection Act 1998, to such third parties. You agree that this information may be transferred electronically e.g. e-mail. You also agree that ourselves or any such third party may contact you in future by any means of communication which we consider appropriate at the time.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to register a complaint, please contact us:

-in writing** Write to the Compliance Officer, pi financial ltd, Morfe House Belle Vue Road SHREWSBURY, SY3 7LU
-by 'phone** Telephone 01743 282222

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

We are covered by the 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

Provision and mediation of investments: protection for 100% of £50,000

Home finance mediation

Advising on or arranging house purchase finance: protection for 100% of £50,000

Insurance

Non-compulsory insurance provision (both general and life insurance): protection for 90% of the claim, with no upper limit

Mediation of non-compulsory general insurance and pure protection contracts (term, critical illness and income protection insurance): protection for 90% of the claim, with no upper limit.

Client Name _____

Client Signature _____

Date of Issue: _____

Compulsory Insurance (eg Third party motor and employers' liability insurance, including mediation) 100% of the claim with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

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.

FAIR PROCESSING NOTICE

All clients should be aware that upon application or request for a Decision in Principle:

1. The Proposed Lender may check your details with Fraud Prevention Agencies
2. If you provide false or inaccurate information and the Proposed Lender suspects fraud, they may record this.
3. We are able to send you further details explaining how your information may be used.

CLIENTS' CONSENT

I/we hereby authorise the transfer of information, as described above on a confidential basis when warranted between such third parties

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.

Client Name _____

Client Signature _____

Date of Issue: _____