

The Minster Partnership Limited

Retail Client Agreement

This agreement is issued on behalf of The Minster Partnership Limited, Minster Chambers, 35 High Street, Wimborne, Dorset BH21 1HR who can be contacted by telephone on 01202 882420 or by Email at: info@tmpllp.co.uk

Authorisation Statement

The Minster Partnership Ltd is Authorised and Regulated by the Financial Conduct Authority. The Financial Conduct Authority regulates the financial services industry in the UK and their address is 25 The North Colonnade, Canary Wharf, London, E14 5HS. You can check this on the FCA's Register by visiting the FCA's website www.fsa.gov.uk/register/home.do and enter our FCA registration number 745901 or by contacting the FCA on 0800 111 6768.

Investment Services

The Minster Partnership Ltd is permitted to advise on and arrange (bring about) deals in investments and regulated mortgage contracts.

With regard to investments which we have arranged for you, these will be kept under review. We may contact you in the future by means of an unsolicited promotion (i.e. where you had not expressly requested it) should we wish to contact you to discuss the relative merits of an investment or service which we feel may be of interest to you.

On issue of this letter any subsequent advice or recommendation offered to you will be based upon your stated investment objectives, acceptable level of risk and any restrictions you wish to place on the type of investments or policies you are willing to consider. We will issue you a suitability report to confirm our recommendation.

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 you all documents showing ownership of your investments as soon as practicable after we receive them, where a number of documents are due involving a series of transactions, we normally hold each document until the series is complete, then forward them to you.

The Minster Partnership 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 adviser charges or disbursements for which we have sent you an invoice). If you do send us money, this may delay your transaction as we may have to return this money to you.

Client Categorisation

In providing investment services to you, we will 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.

Communications

We will communicate with you in English both verbally and in writing for the sending and reception of orders. To avoid any doubt instructions should be issued in writing.

Conflicts Of Interest

The Minster Partnership Ltd offers advice in accordance with that disclosed to you in our 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 conflicts 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.

Advice and Instructions

Any advice given to you by us shall be in writing. We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing. We may, at our discretion, refuse to accept instructions although such discretion shall not be exercised unreasonably. We will record all transactions on our files which, along with copies of relevant documentation, will be retained by us for a period of not less than six years. You have a right to inspect copies of contract notes, vouchers and entries in our books or computerised records relating to your transactions. We reserve the right to withhold copies of these records if information to other parties would be disclosed.

Restrictions

Unless advised to the contrary, we will assume that you wish to place no restrictions on the types of investment we may recommend and in which you may subsequently invest. We will assume that you wish to place no restrictions on the markets in which transactions are to be executed.

Right to Cancel

In the case of many retail investment products – such as life assurance contracts, personal pension schemes, investment bonds, and collective investment arrangements (e.g. unit trusts), a right to withdraw or cancel the contract within a specified period is normally provided. This is normally 30 days in which you may cancel a life or pension contract, or 14 days for an investment. Details of such rights are ordinarily contained in the product literature (e.g. Key Features document) and/or we may provide details of such rights in a separate communication.

In the case of any non-retail investment products e.g. an ISA wrapper, 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.

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 services already provided / transactions already initiated, which will be completed according to the Client Agreement unless otherwise agreed in writing. You will be liable to pay for any transactions made and / or services carried out prior to termination and any adviser charges or other fees which may be outstanding.

Clients 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 a guide to future performance.

How We Charge You For Our Services

The method of paying for our services will depend on the type / level of service(s) provided. We will discuss your payment options with you and answer any questions you may have.

For advised services, you will be charged an adviser charge. The actual amount will depend on the service(s) provided to you and the amount will be agreed with you before we carry out any work that we will charge you for.

Our 'Services Agreement' and KeyFacts documents we will issue to you will contain details of how much you will be charged and how payment is to be made.

Examples of the costs of our services are included within our Services Agreement.

We will not charge you anything until you have agreed on how much we are to be paid.

We will inform you if you have to pay VAT.

Accounting To You

We will confirm to you in writing the basis or our reason for recommending the transaction executed on your behalf.

Investment Objectives & Restrictions

Following the issue of this document, any subsequent advice or recommendation offered to you will be based on your stated investment objectives, agreed level of risk you are prepared / able to take and any restrictions you wish to place on the type of investments or policies you are willing to consider. Details of your stated investment objectives will be identified during our discussions with you and confirmed within the suitability report that we will issue to you to confirm our recommendation(s). 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.

BEST EXECUTION POLICY

It is in the interests of our clients and The Minster Partnership Ltd that we obtain the best possible result when placing orders with other firms (e.g. third party brokers) for the execution of client orders or when transmitting orders on behalf of clients for particular investments e.g. shares. We are required under the Rules of the Financial Conduct

Authority to take all reasonable steps to provide 'best execution' when carrying out such transactions.

Where we place or transmit orders for such investments on behalf of our clients, we may utilise the services of a third party broker and base our decision to place or transmit an order on the price and cost of execution of the order. For orders in collective investment schemes (e.g. unit trust), however, the price of units or shares in the scheme is normally set by the scheme operator or manager and as such we have little influence over the price available.

MODE OF COMMUNICATION

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.

FSCS Compensation Limits

Many policy holders are protected by the FSCS against the insolvency of the product or investment provider.

Limits of protection vary between different types of products. You may be entitled to help from the FSCS if the provider cannot meet their obligations. For more information on the FSCS and examples of limits in the scope of cover, please refer to the following web page www.fscs.org.uk.

Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the Financial Conduct Authority or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take responsible steps to ensure the privacy of your information.

If agreed, we may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 01202882420 or in writing at The Minster Partnership Ltd, Minster Chambers, 35 High Street, Wimborne, Dorset BH21 1HR.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

I understand that The Minster Partnership Ltd will also check my details with one or more fraud prevention agencies and that if any information I have provided is false or inaccurate and The Minster Partnership Ltd suspects fraud, it will keep a record of this. I am aware that these organisations may keep a record of the search and record details of my application. The agencies may also allow other organisations to use these records when assessing applications for credit, or for other services, for example, tracing and recovering debts, preventing fraud and for identification purposes.

Complaints

If you wish to register a complaint, please write to The Minster Partnership Ltd, Minster Chambers, 35 High Street, Wimborne, Dorset, BH21 1HR or telephone 01202882420.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request.

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

Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk

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. Any person who is not a party to this Agreement has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Force Majeure

The Minster Partnership 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.

Declaration

I/We the undersigned have read the section entitled 'Data Protection' and consent to the uses, processing (as defined by the Data Protection Act 1998), disclosures and transfers of information as described in it.

I/We the undersigned confirm that the information provided in this review is correct and is given on the understanding that it does not place me/ us under any obligation to buy or take up any recommendation which may be made and that a copy of this form is available on request. I/ We the undersigned confirm my/ our financial planning objectives are those identified and prioritised.

I/We the undersigned authorise The Minster Partnership Ltd to obtain quotations/ details of existing life assurance/ pension policies and investments and make recommendations for my/ our consideration.

I have received and read The Minster Partnership Ltd Retail Client Agreement and agree to be bound by its terms.

Client Signature:	Client Signature:
Print Name:	Print Name:
Date of Signature:	Date of Signature:

Adviser Signature:
Print Name:
Date of Signature: