

## INVESTMENT BOND CLIENT AGREEMENT issued by Axxis Financial Planning Ltd

### **Customer Classification**

The firm proposes to classify you as a Retail Customer.

### **Limited Advice**

You have purchased this product with **limited advice** from Axxis Financial Planning. This means we have given you advice relating to the purchase of your investment bond only and we have not given advice on any other area of financial planning- such as retirement, protection, mortgages or inheritance tax planning. Should you wish to receive full advice on all areas of financial planning please let us know.

### **Investments Services**

The firm is authorised and regulated by the Financial Conduct Authority (FCA) to arrange Life Assurance, Pensions, Collective Investments, Individual Saving Accounts and Financial Planning. We are bound by the rules of the FCA. Axxis Financial Planning Ltd is a company offering independent financial advice on a "whole of market" basis. This means we are not tied to recommending one particular product provider.

With regard to investments we have arranged for you, these will not be kept under review unless we have been specifically asked to do so by you.

We do not provide advice on trusts. Should you require this type of service we will be happy to refer you to a company specialising in trust work.

Taxation levels and reliefs are subject to change and their value depends on the circumstances of the individual.

### **Remuneration**

We derive income from client agreed fees paid to us by the product providers of Investment Bonds and other Regulated Collective Investment Schemes. We shall tell you the amount and the frequency of fees payable to us on any such investment. The amount client agreed fees payable to us for Investment Bonds is 0.25% per annum of the value of the investment. For instance, if the Investment Bond was worth £100,000, the product provider would pay Axxis Financial Planning Ltd £250 per annum. The client agreed fees we receive from the product provider means that we will not charge you any additional fees for acting as the servicing agents for the investment once it is established.

### **Accounting to Customers**

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.

### **Client Money**

Axxis Financial Planning **does not handle client 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.

We reserve the right to withhold any proceeds of a sale of an investment or delay any transfer of investments to you until the necessary evidence of identity has been obtained allowing us to comply with anti-Money Laundering regulations. We also reserve the right to refuse to process any new investments or top ups unless we can satisfy our Money Laundering systems and controls.

## **Making a Complaint**

If you should have any complaint about the product that you have bought please write to the Compliance Officer at Axxis Financial Planning Ltd, Axxis House, 178a High Road, Byfleet, Surrey, KT14 7ED. If you feel that your complaint has not been sufficiently handled you may subsequently complain to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Tel: 0207 676 1000.

## **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Further information about this compensation scheme arrangement is available from the FSCS.

## **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 for 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 FCA 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. 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.

***Please tick this box to confirm your consent to us processing such data:***

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 01483 825 609 or in writing at Axxis House, 178a High Road, Byfleet, Surrey, KT14 7ED.

You may be assured that we will treat all personal data and sensitive personal data as confidential and will not process it other than for legitimate purposes. 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.

As part of anti-Money Laundering procedures, we will, at our discretion, carry out our own Money Laundering checks. We use a wide range of data sources to comply with all anti-money laundering requirements. These checks include verification of Politically Exposed Persons. If we cannot verify your details, we reserve the right to decline to service your investment.

Please note that all telephone calls are recorded for training, monitoring and compliance purposes.

## **Termination of this Agreement**

You or we may terminate our authority to act on your behalf at any time without penalty. We reserve the right to terminate the process where we do not believe that an investment bond is a suitable product for your needs. Notice of this termination must be given in writing. The termination will be without prejudice to the completion of transactions already initiated, if this is the case.

**Client consent**

I/We understand and consent to the above terms and I hereby authorise the transfer of information, as described above on a confidential basis when warranted between such third parties. I/We agree that the Client Agreement will come into effect from the date of issue.

This agreement is governed by English Law.

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.

I/We the below mentioned client have read and understand the above Client Agreement and the Investment Bonds Initial Disclosure Document and sign my/our acceptance below. I/We understand that the terms will come into force upon our acceptance.

Client Signature 1:	_____	Date:	_____
Print Name:	_____		
Client Signature 2:	_____	Date:	_____
Print Name:	_____		