Canterbury Innovation Centre
University Road, Canterbury
Kent, CT2 7FG
(01227) 931545
info@womens-wealth.co.uk
www.womens-wealth.co.uk

ABOUT OUR MEMBERSHIP SERVICES AND COSTS

Please also see the Membership Agreement

Authorisation Statement

Women's Wealth is an Appointed Representative of Professional Financial Planning Group Ltd who are Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website https://register.fca.org.uk/s/. The Financial Services Register number is 804844 and a full list of Appointed Representatives can be found on the FCA register.

Our Services

We provide independent investment advice. We will consider a range of regulated products from the available market that can meet the investment objectives of a retail client, but we will only provide a recommendation to you when we know the product is suitable for your personal circumstances.

Use of a Discretionary Fund Manager (DFM)

In the event that we recommend you should invest through an investment platform, you authorise us to place investment instructions with the investment platform as your agent (that is, to conclude contracts for the sale and purchase of investments through the platform in your name and on your behalf) following your confirmation in each case that you wish us to go ahead. You also appoint us to receive certain documentation and reporting from the investment platform as your agent, which we will pass on to you.

In the event that we recommend you should use a discretionary fund manager (DFM) to manage some or all of your portfolio, and you agree, you authorise us to appoint the DFM as your agent. That is, to conclude a contract for the DFM's investment management services on your behalf, without further reference to you, but only to the extent that we have agreed. The DFM will be responsible for the discretionary investment management decisions it takes in relation to the portfolio it is managing, and we will be responsible for recommending that all or part of your portfolio is managed by the DFM. In this circumstance, we will be treated as the client of the DFM and you will not have a direct client relationship with the DFM in respect of the investment management services provided by the DFM. A consequence of this arrangement is that we will need to make any complaint to the DFM should you or we be dissatisfied with any aspect of the service provided by the DFM. Furthermore, neither you nor we will have rights to refer any such complaint to the Financial Ombudsman Service.

For **Non-investment protection contracts**, we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair analysis of insurers for term assurance, income protection, and critical illness.

Full details of the products we recommend will be confirmed in the product literature you will receive before it is arranged. We will inform you if any investment we recommend restricts future access to your capital.

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Your Aims and Objectives

Unless we notify you in writing to the contrary, we will be treating you as a "retail client" for investment business. This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service.

Any advice or recommendation(s) we offer to you will only be given after we have assessed your needs and considered your financial objectives, attitude to risk and capacity to bear any losses. We will also take into account any restrictions that you wish to place on the types of products or investment strategy you would be willing to consider.

Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- Seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

Instructions

We only accept instructions in writing (paper or electronic means) to aid clarification and avoid future misunderstandings. Please note we will not act on oral instructions to avoid any possible misunderstandings.

Investment Services and Costs

We provide you with an initial consultation free of charge. This helps us to understand your financial objectives, explain our service and assuming it suits what you need we can talk you through the cost and benefit of becoming a member. If you would prefer to know more about the service and costs before talking to us, they are detailed on the document called "Membership Agreement" which is available on our website.

VAT

Under current legislation our services are not subject to VAT but should this change in future and VAT becomes payable, we will notify you before conducting any further work.

Cancellation Rights

In most cases you can exercise a right to cancel arrangements you have made by withdrawing from the policy/plan/investment. Your rights will be outlined in the Key Feature Documents provided at the point the product is recommended.

Client Money

We are not authorised to handle client money. Any payments made to us should be to cover our services. Any money intended for investment or payment of premiums or interest will be paid to the financial institution providing the product and not to us.

Material Interest

We are committed to being honest, fair and professional and keeping your interests at the heart of everything we do. If we become aware that our interests or those of one of our other client's conflict with your interest, we will write to

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you and obtain your consent before we carry out your instructions and detail the steps we will take to ensure fair treatment. Where this cannot be achieved, we will not conduct the business.

Complaints

If you wish to register a complaint, please contact Women's Wealth at Canterbury Innovation Centre, University Road, Canterbury, CT2 7FG, telephone 01227 931545 or e-mail info@womens-wealth.co.uk An explanation of how we handle complaints is set out in a summary document available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. For investment business you will be covered up to a maximum of £85,000. Further information about these amounts and limits for all other product types are available from the FSCS at:

http://www.fscs.org.uk/what-we-cover/products

Anti-Money Laundering

We are required by the anti-money laundering regulations to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up to date. For this purpose, we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

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.

Force Majeure

Women's Wealth 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.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. If a transaction has been instructed prior to termination, the arrangement charge as detailed in our Membership Agreement will apply. In the event you give notice, any balance of fees that remain to complete the minimum membership term as set out in the Membership Agreement will become due.