

# Client Agreement

# Contents

|  |    |  |    |
|--|----|--|----|
| About us.....                            | 3  | Appendix                                     |    |
| Our values.....                          | 3  | Safeguarding your interests .....            | 12 |
| Companies Act.....                       | 3  | Benefits we may receive .....                | 12 |
| Our approach to advising you.....        | 4  | Conflicts of interest .....                  | 12 |
| How we work with you.....                | 4  | Investment risks .....                       | 13 |
| How we will communicate with you .....   | 5  | Restrictions on advice.....                  | 13 |
| Instructing us.....                      | 5  | Nominee and safe-custody services .....      | 13 |
| Aims and restrictions.....               | 5  | Best-execution policy .....                  | 13 |
| Our services .....                       | 6  | Your right to cancel.....                    | 14 |
| What you will pay for our services.....  | 8  | Ending our authority to act for you.....     | 14 |
|  |    | Data Protection Act 1998                     |    |
| Your payment options                     |    | - how we use your personal information ..... | 14 |
| Your payment options.....                | 10 | Your right to a copy                         |    |
| Cancellation of agreed services .....    | 11 | of your personal information .....           | 15 |
| Other costs and associated charges ..... | 11 | Complaints procedure .....                   | 15 |
|  |    | Financial services compensation scheme.....  | 16 |
|  |    | Signing the agreement .....                  | 16 |
|  |    | Declaration .....                            | 16 |

# Client Agreement

We are delighted to have the opportunity to work with you as your appointed adviser.

To help us to develop a strong relationship with you, we would like to explain our core values, the way we work and what you should expect from us.



## About Us

Fairstone Financial Management is one of the UK's largest Chartered Financial Planning firms. We have offices nationwide and are recognised as one of the fastest growing financial services organisations in the country.

Our aim is to provide bespoke financial planning solutions to a broad range of clients. In particular, planning for retirement, investments and the safeguarding of individuals and their families from the unexpected.

Fairstone Financial Management is authorised and regulated by the Financial Conduct Authority (FCA). To find out more about this, you can visit the FCA Register online at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by telephone on 0800 111 6768. To search for Fairstone, you will need our FCA Registration number which is 475973.

## Our values

We take pride in delivering excellence for our clients, both in terms of the advice they receive and the level of service they can expect to experience. As a result of this we have achieved the "gold standard" for the financial services sector, Corporate Chartered Status, awarded by the Chartered Insurance Institute (CII).

As a Chartered firm, we commit to adhering to a series of obligations to ensure that the financial advice we deliver is consistent and suitable for our clients' circumstances. In the event that this doesn't happen, it is important that you tell us. At the end of this document we explain just how you can do this.

We believe in giving our clients independent advice, with honesty and integrity. That's why our financial advisers offer products from the whole of the market. This ensures we are able to recommend products and services that are best suited to your needs.

## Companies Act

Our firm is registered in the UK and our registration number is 5574120. Our registered office is at 1 The Bulrushes, Woodstock Way, Boldon Business Park, Tyne & Wear, NE35 9PF.



# Client Agreement

## Our approach to advising you

Before taking things forward, it is worth checking that we are definitely in a position to advise you.

We advise clients who are based in the UK. If you don't live in the UK, or are currently staying here but normally live abroad, there may be restrictions on how we can advise you. This also applies if you are currently staying in the UK and plan to move abroad or return to another country.

If any of these situations apply to you, please let us know immediately so that we can check we are in a position to act for you.

The first thing we will do when appointed to advise you and before making any recommendations, is to carry out an assessment of your current circumstances and future needs.

Only then can we make sure we put forward solutions that will be appropriate for you.

Being independent means our recommendations are always based on having completed a comprehensive and fair analysis of that market.

We will also always present our recommendations to you in writing so that you have a permanent record of your dealings with us.

However, it is important that you understand that we will not keep any recommendations we make under review, unless you sign up to either our ActivePlan Plus or ActivePlan Services.

We explain more about these services later in this document.

### For Insurance

We offer products from a range of insurers for all non-investment insurance products which include:

Term assurance, Critical Illness, Private Medical Insurance, Permanent Health Insurance, Mortgage Payment Protection, and Accident Sickness and Unemployment Insurance.

### General insurance

We offer products from a range of insurers for Buildings and Contents Insurance, Accident, Sickness and Unemployment Insurance, Public and Personal Liability, Landlords Insurance, Tenants Insurance and Mortgage Payment Protection.

## How we work with you

As our relationship develops, it is important that we work collaboratively. Typically, this will be as follows:



### Engagement

*We carry out a personal consultation at our cost, to ascertain your requirements and understand your financial and life objectives in detail.*



### Goal Setting

*Once we fully understand your objectives, we can prioritise and develop defined goals.*



### Recommendations

*We will set out recommendations that are designed to achieve your financial goals.*



### Research & Analysis

*We will develop a bespoke financial plan fully aligned with your objectives.*



### Implementation

*We will prepare all of the documentation required to put your recommendation into action with minimal effort required from you.*



### On-going service

*We can offer an active and on-going review process, which allows us to stay up to date with your personal, family and corporate circumstances with the aim of keeping your plans on track.*

## How we will communicate with you

Communication is integral to any relationship and we recognise that there are now more ways than ever that we can communicate effectively together.

We will liaise with you in a variety of ways, including face-to-face meetings; conversations over the telephone and written correspondence via email, letters and other electronic communication methods such as newsletters.

From time-to-time, we would like to contact you so that we can tell you about relevant legislative or regulatory changes, as well as new services or products that we consider relevant to you and your financial requirements.

We will only ever use your information to help us to provide this service to you. Your information will never be sold to third parties. Please see more on the protection of your personal information in the Appendix.

You can opt-out of receiving certain communications at the end of this document. If you do not opt-out at this stage, but wish to do so at any later stage, you can do so by emailing [marketing@fairstone.co.uk](mailto:marketing@fairstone.co.uk).

To follow the latest developments and updates from us via social media, you can follow us on Twitter (@FairstoneGroup), on LinkedIn (Fairstone Group) or on Facebook (Fairstone Group).

## Instructing us

When giving us instructions to act on your behalf, it is important that this is done in writing, either by letter, email or fax. This ensures we can keep a record of all correspondence should it be required as a reference point in the future.

In emergencies, we do accept verbal instructions. However, these must be followed up and confirmed in writing as soon as possible thereafter.

We will make arrangements for your investments to be registered in your name unless you instruct us otherwise in writing. All documents showing ownership of your investments will be sent out to you via post as soon as possible after we receive them. If a number of documents relating to a series of transactions are involved, we will normally hold each document until the series is complete and then post them to you.

We regret that we cannot accept responsibility for any lost applications, cheques or other documents once they have been passed to the Royal Mail or another delivery service.



## Aims and restrictions

Any advice or recommendation that we offer you will be based on your investment aims, the level of risk that you find acceptable and any restrictions that you might want to place on the type of investments or contracts you're willing to consider.

We identify details of your investment aims during our initial discussions and confirm this in your recommendation report.

Unless you state differently in writing, we will assume that you do not want to place any investment restrictions on the recommendations we give you.

## Our services

We offer two on-going services. What you can expect from each service is detailed on page 7.

# activeplan **PLUS**

### ActivePlan Plus

This is our premier service and is aimed at those clients who wish to be heavily involved in the strategic management of their investments and pension portfolios and want to meet up with their adviser on an on-going basis.

### ActivePlan

This is our standard service for retained clients. Your adviser will actively manage all of the financial arrangements you have in place with us and be available whenever you need to review these arrangements.

# activeplan

Service Proposition



|  |   |   |
|--|---|---|
| <p><b>Initial financial review:</b> We will review your existing financial circumstances, arrangements and products to see if they are fit for purpose, and provide you with a written report highlighting our recommendations.</p>  |    |    |
| <p><b>Annual Strategy Meeting:</b> We will review your investments and risk profile, your mortgage, personal and family protection and general insurances together with your Wills &amp; Trusts and any other aspect of your financial planning needs. You will receive a report on our conclusions and recommendations.</p> |    |   |
| <p><b>Annual investment valuations:</b> We will review and comment on the performance of the investments and pensions which we manage for you against agreed benchmarks and confirm they remain within your agreed risk profile.</p>   |    |    |
| <p><b>Risk rated model portfolios:</b> You have access to our range of approved model portfolios which will be managed in line with your risk profile across a range of market-leading platforms.</p>  |    |    |
| <p><b>Bespoke investment solutions:</b> We will create bespoke investment solutions tailored to your individual needs and circumstances and provide on-going management to keep them in line with your investment objectives and agreed risk profile.</p>  |  |   |
| <p><b>Family account:</b> You can include all the members of your immediate family in your financial plan. If a separate plan is required for one of your children, up to three hours' advice is included at no cost.</p>  |  |   |
| <p><b>Personal client relationship manager:</b> We will allocate a dedicated manager who will serve as a one-stop access point for all your financial queries and requests.</p>  |  |  |
| <p><b>Bi-monthly e-newsletter:</b> We will send you a newsletter every two months to keep you updated as to what is happening in the financial world.</p>  |  |  |
| <p><b>Customer help desk:</b> We offer you access to our Customer Help Desk during normal working hours.</p>   |  |  |

## What you will pay for our services

We are always transparent about the costs associated with our advice and services. We will agree any charges with you before we carry out any work on your behalf.

While our charges will vary depending on your exact requirements, we indicate our typical charges below.

You can also put in place a financial cap to ensure costs stay within your budget. We will contact you as you approach this limit and will never exceed it without your consent.

Confirmation of your charges will be outlined in your separate 'Service and Charges Agreement'. You will need to sign and return this to us.

Any work we do on your behalf is subject to our minimum charge of £995.

For investments we arrange and oversee on your behalf there are two principal fees. A fee based on the work we do to arrange the initial investment, and a fee based upon any on-going management you ask us to do.

You may ask us to undertake other work not directly linked to a particular investment. For this we will agree a fee, based on our hourly rate, either one-off or on-going before we undertake this work. You may also wish to retain additional services aside from investment reviews. In this situation, we would agree a monthly 'retainer fee'.

## Initial charge

Our adviser charge is calculated as a percentage of the initial amount invested. Example charges can be seen below.

You can ask for a quote before you pay any adviser charges. This quote will confirm the work we will carry out and the number of hours we have set aside for advising, planning or administrating.

Circumstances and situations change so our initial advice will only be suitable for this point in time.

| For the amount you invest   | Our fee   | Example  |
|-----------------------------|-----------|--|
| <b>£1 to £250,000</b>       | <b>3%</b> | If you invested £250,000 you could pay £7,500. Subject to a minimum charge of £995.  |
| <b>£250,001 to £500,000</b> | <b>2%</b> | If you invested £500,000 you could pay £7,500 on the amount up to £250,000 and an additional £5,000 on the remaining amount.                       |
| <b>Above £500,000</b>       | <b>1%</b> | If you invested £800,000 you could pay £12,500 on the amount up to £500,000 and a remaining £3,000 on the amount up to £800,000 totalling £15,500. |

## Regular contributions

If you are making regular contributions, you could also pay a one-off charge as a percentage of the regular premium, this amounts to 50% of the first years regular contributions.

For example if you were to invest £500 per month into a personal pension. Our initial adviser charge will be £3,000 ( $£500 \times 50\% = £250 \times 12 = £3,000$ )

*The above example is an indicative cost.*

## On-going charges

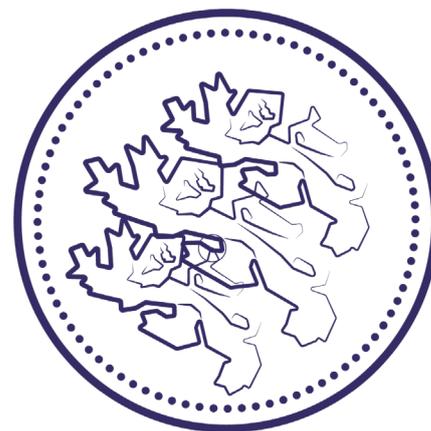
We have two options available to clients looking for on-going services, Activeplan and Activeplan Plus (details of each are on page 7).

If you are an Activeplan Plus client you will pay up to 1% p.a. of the value of your investment fund, so if the value is £100,000 you will pay £1,000\*.

As an Activeplan client you will pay up to 0.75% of the value of the fund, so if the value of the fund is £100,000 you will pay £750\*.

*\*This charge will increase or decrease depending on the fund value.*

The exact charges will be confirmed in your Services & Charges Agreement which will be agreed before we provide any services to you.



## Adviser charge based on an hourly rate

If you have a specific project that you would like us to review we will agree an hourly rate based on the amount of time needed to complete the project.

This will be agreed up front before we begin any work.

**Our typical rates are as follows:**

| Manager type                | Hourly fee |
|-----------------------------|------------|
| Chartered Financial Planner | £450       |
| Diploma Adviser             | £285       |
| Paraplanner                 | £125       |
| Administrator               | £75        |

### For example

If the amount of time taken to advise on or arrange a suitable product uses three hours of a diploma qualified adviser, one hour of a paraplanner's and two hours of an administrator's time, this would equate to a total initial charge of £1,130.

Again we will confirm in writing how much the total initial adviser charge will be before we start any work.



# Your Payment Options

## Single payment terms

Whether you buy a product or not, you will pay us a fee for our advice and services, which will become due when we complete the work for you.

You will have 10 business days to pay this charge.

We accept cheques payable to Fairstone Financial Management Ltd.

We do not accept payment by cash. A receipt for your payment will be issued on request.

## Instalment terms

The option to pay our fees by instalments is only available on regular-premium products.

Although you pay nothing to us up front, that does not mean that our service is free. Payments are deducted by us from the amount paid into the product.

These deductions go towards settling the adviser fee. Please remember that these deductions will reduce the total amount left for investment, and this should be taken into account.

## How your payment plan works if you pay regular contributions

### Example:

|   |           |
|---|-----------|
| <b>Total monthly premium due</b> .....  | £200      |
| <b>Total cost of advice</b> .....       | £1,200    |
| <b>Monthly payment for advice</b> ..... | £100      |
| <b>Length of repayment period</b> ..... | 12 months |

At the end of the period you would have paid off the initial adviser charge in full and from month 13 the full £200 will be invested.

If you choose to pay for the advice you receive in this way (using instalments) you will have to pay the full adviser charge regardless of whether:

- The recommended product is cancelled by you before you have paid the full amount
- You decide to transfer your business to another firm or financial adviser

You will have to pay any amounts you owe in full within 28 business days from the date the recommended product is cancelled or you transfer to another firm or adviser. We will send you an invoice detailing the full amount due.

## Your Payment Options

### Insurances

We will be paid a commission from the insurance company we recommend which will offset against any fee you would normally pay us for our professional services. Therefore we will not charge you a fee for advising or arranging insurance products. You will receive an illustration specific to the product we recommend which will tell you the amount of commission we will receive.

However, this commission is only payable if you purchase a financial product. Where commission has been paid to us and you cease to pay the premiums or cancel the insurance product within the 'claw back period' we may be obliged to refund some or all of any commission to the insurance company. We reserve the right to charge you a contingency fee but this will not exceed the amount of commission that has been clawed back.

If you are considering stopping the premiums or encashing your insurance product, please get in touch to see if we can assist you with the reason prompting your decision. We can also advise you of the likely amount of claw back you will have to pay. If we exercise this right, you agree to pay us on demand.

It is important that you do not cancel any insurance policy before you have alternative arrangements in place. Your adviser cannot cancel policies on your behalf.

### Cancellation of agreed services

We are entitled to stop providing services to you at any time. If we do, we will confirm this to you in writing.

You can ask us to stop providing initial or on-going services to you at any time without penalty, but you must do so in writing. However, we will have no authority to act for you after our agreement has ended.

If our agreement is ended while we are still providing agreed services to you, we will finish providing these services unless you ask us to cease doing so.

You will have to pay any outstanding charges for our initial and/or on-going services already provided, even if this agreement has ended. Any fees outstanding at the date of termination will be due within 10 business days of the termination date.

### Other costs and associated charges

There may be other costs, including taxes that are due through other organisations (such as the product provider) that we may not be linked to. These charges will normally be explained in the relevant documents from the other organisation, for example a Key Features document.

# Appendix

## Safeguarding your interests

We'd like to be clear with you that at Fairstone we never handle our clients' money. Nor do we ever accept a cheque made payable to us, unless it is by way of payment for charges or expenses, which we have invoiced you for.

## Benefits we may receive

We advise on a range of products from a number of different firms. Some of these firms may provide us with training each year, which allows us to offer you a better service. You can ask us for more information on these arrangements.

## Conflicts of interest

We offer advice in line with the details we have provided within this agreement. However, there may be times where we or one of our firms have some form of interest in the business we are carrying out for you. This is called a conflict of interest.

We have a conflicts of interest policy in place which is available on request.

If this happens or we become aware that our interests are conflicted, we will write to you for your permission before we carry out your instructions. We will give you details of the steps we will take to make sure we treat each party fairly so you can be confident of our impartiality.

We will try to identify the circumstances which give rise to conflicts of interest wherever possible so that we can limit any risk of damage to your interests. This includes arrangements relating to personal account dealing by our staff, pay and inducements.

Fairstone advisers also have to keep to a policy of independence and ignore any personal interest when carrying out investment services for you. If there is a conflict of interest between you and us or another customer, we will inform you and get your permission before we carry out your instructions or use our discretion.

The Fairstone Group has a number of subsidiary companies including those which may be in a position to provide specialist services such as estate planning, for example. We will create a contract with those companies if we feel it is in your best interests.

As another example, Fairstone Private Wealth is a subsidiary of Fairstone Group Ltd. and provides a range of services including bespoke investment management solutions as well as fund-based model portfolios. These model portfolios, called Marketstar, are available across a wide range of independent platforms and leading life and pension investment products.

Information provided by Fairstone Private Wealth may form part of a recommendation we make to you.

Fairstone Financial Management has a contract with Fairstone Private Wealth to review and rebalance these portfolios on a regular basis. If we recommend an investment solution to you which includes Marketstar Model Portfolios, we will give you a discretionary mandate agreement, which will give details of our commercial relationship with Fairstone Private Wealth.

By signing this agreement you are agreeing that Fairstone Private Wealth can rebalance your portfolios without getting your permission for each switch. For many of our clients the portfolio rebalancing service will meet their needs.

## Investment risks

The performance of individual funds and any portfolios containing them will rise and fall over time and it is important to remember the value of investments can go down.

Your adviser will recommend funds to you that have been centrally researched and approved by the firm's Investment Committee.

Please be aware that past performance is not a guide to future performance.

## Nominee and safe-custody services

We do not look after or deal with your assets but we may arrange business with another company which will provide custody services for your assets. If this is the case, we will register the legal title (ownership) of the investments in the name of an organisation they choose.

We will send transactions to the fund supermarket, investment wrap platform, or similar third party investment institution for them to carry out. We will place money or transferred assets with them to invest – we will never hold the assets for you. We will give you the relevant account opening details for them such as their terms and conditions, nominee and safe-custody service, best-execution policy, execution venues and conflicts of interest policy (or equivalent documents).

## Best-execution policy

We have to make sure that we carry out your business in a prompt and fair way for the type of order in question. We do this by putting into practice policies and procedures that:

- Transmit orders as soon as practical, unless postponing is in your best interest
- Allow us to carry out comparable client orders in the sequence in which they are received

When we act for clients we rely on the services of other large financial institutions and the services of our discretionary manager. We never buy and sell investments directly for you. Instead we always pass on these instructions to another company who will place the deals under the conditions of their own order-execution policy.

The institutions will consider a range of factors to decide on the best way of placing the deal. These include:

- Certainty of carrying out the transaction, in other words the likelihood of being able to place the deal and settle it
- Costs
- Size of the deal
- Price
- Speed at which they will be able to complete the deal
- Nature of the order and other relevant considerations
- Venues available
- Specific and general instructions from you which may prioritise how orders are filled.



Your instructions will take priority over the factors described above and may prevent some of the factors from being considered or change their order of importance.

If the institution cannot consider all these factors, they may not be able to get the best results for you.

We will use reasonable efforts to transmit any order promptly and comparable orders in sequence to your best advantage. We will make sure they are accurately recorded and allocated.

## Your 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, you will have the right to withdraw or cancel the contract within a set period.

Details of these rights are normally shown in the product literature such as the Key Features document, or we may give you details in a separate communication.

In the case of an ISA we will tell you in writing about any right to withdraw or cancel that you may have. If relevant, we will tell you in writing that you do not have these rights.

## Ending our authority to act for you

Either party may end our authority to act on your behalf at any time, by giving the other party one month's notice in writing.

The notice period will begin from the date the notice is received.

Ending the authority to act for you will not affect any transactions we have already started, which will be completed according to the client agreement unless we agree otherwise with you in writing.

You will be legally responsible for paying for any transactions made or carried out before ending the authority and any fees which may be owed.

## Data Protection Act 1998 – how we use your personal information

We collect data about you and your family during meetings with you. We will also collect data about you and your family from other people.

We may make checks with credit rating agencies to authenticate and verify your identity and credit status. We also make checks with organisations with which you have policies of insurance and investments and with your mortgage provider.

These checks are to help us with our legal obligations and to ensure that we provide you with advice that suits your circumstances. The scope and extent of the gathering of information from third parties depends on what type of service you are taking from us.

## How is your information used?

Primarily, we use your data and data about your family's circumstances to provide financial advice to you and complete transactions on your behalf. We analyse and assess your data to maintain and develop our relationship with you.

Depending on the instructions we receive from you, we may pass your data to other professional advisers to enable us to provide advice most suited to your circumstances.

Usually, this would be referrals to accountants, solicitors, tax advisers and sometimes to specialist advisers in the financial and insurance industry where you may benefit from the expertise of such third parties. We, and any third party specialist advisers to whom we introduce you, will pass your data to organisations when you agree to purchase or amend policies and products.

We will retain your data in accordance with law and regulation.

For instance, if you are given specialist pension advice, the data will be retained indefinitely. If you want details of the statutory retention periods for the differing product types and classes of data please contact us.

We may be required to share your data with our regulator and other third parties including our auditors or insurers.

## Appendix

### Our products and services

We provide advice on a wide portfolio of financial products. We believe these are some of the best and most appropriate in the marketplace. We would like to be able to contact you so that we can advise you of new products that might be suited to you.

We may also advise you of any developments that might make it appropriate for us, or for third parties, to give you advice about the investments, insurance and other financial products of which we are aware.

We stress that your information would only be used in this way to help us to provide a pro-active service to you.

There may be times when we feel that a service or product may be of interest to you. In order to make you aware of these services or products, we, insurers or third parties may wish to contact you so that you can make informed choices about your finances.

Please indicate your preferences using the boxes below, and inform us whether we can contact you.

#### Data protection statement and marketing preferences

- I agree to Fairstone or any associated company processing sensitive personal information described in this agreement*
- I do not want Fairstone or any associated company to contact me for marketing purposes by email, phone, post or text message.*

Please indicate your preferred methods of contact:

- via telephone*       *via post*
- via email*       *via SMS*

You may inform us at any time if you want to change your options.

### Your right to a copy of your personal information

Under the Data Protection Act you have a right to get a copy of the personal information that we hold about you. A small fee of £10 is payable for such a request.

If you believe that any information we hold is not correct or incomplete, you should contact the Data Protection Officer at the address below. We will promptly amend any information that is incorrect or incomplete.

#### In writing to:

Data Protection Officer  
Fairstone Group Ltd  
1 The Bulrushes  
Woodstock Way  
Baldon Business Park  
Tyne and Wear  
NE35 9PF

**By phone:** 0191 519 6000

### Complaints procedure

In the unfortunate event that you wish to register a complaint, please contact us:

#### In writing to:

Complaints Department  
Fairstone Group Ltd  
1 The Bulrushes  
Woodstock Way  
Baldon Business Park  
Tyne and Wear  
NE35 9PF

**By phone:** 0191 519 6000

In the event that we are unable to settle your concerns, you may be entitled to refer your complaint to the Financial Ombudsman Service.

More information about how to do so can be found here:

[www.financial-ombudsman.org.uk/consumer/complaints](http://www.financial-ombudsman.org.uk/consumer/complaints)

## Financial Services Compensation Scheme

Under the Financial Services Compensation Scheme (FSCS), if we or any other firm we have introduced you to, are unable to meet our obligations, you may be entitled to compensation.

The current limits that can be paid out by the FSCS are:

- **Investments** - Most types of investment business are covered for 100% of up to £50,000
- **Long term insurance benefits (e.g. pensions and life assurance)** - The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit
- **General Insurance** - General insurance advice and arranging is covered for 90% of the claim with no upper limit. Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder

You can get more information about compensation scheme arrangements from the FSCS online at: [www.fscs.org.uk](http://www.fscs.org.uk).

## Signing the agreement

This document is our agreement stating how we intend to work together. For your own benefit and protection, you should read the terms carefully before signing. By signing this agreement, you are agreeing to the terms within it.

If there are any terms in this agreement that you do not understand, please ask for more information and we will be happy to help provide clarification

The client agreement will come into effect from the date you sign.

## Declaration *Part A (to be retained by the client)*

I/we authorise you to transfer information (as described above) on a confidential basis, when justified, between the organisations involved in the work I/we have contracted Fairstone to carry out.

The client agreement will come into effect from the date I/we accept this agreement. This will be the date given in the 'date of signature' box below, unless I/we state otherwise.

I/we understand that these terms of business will be governed by English law and any disputes will be dealt with by the English courts (unless I live in Scotland, when the courts of Scotland will deal with any disputes).

**Your name** *(please print)*

**2nd client name** *(if this applies - please print)*

**Your signature**

**2nd client signature**

**Date of signature**

**Date of signature**

## Declaration Part B (to be retained by the adviser)

I/we authorise you to transfer information (as described above) on a confidential basis, when justified, between the organisations involved in the work I/we have contracted Fairstone to carry out.

The client agreement will come into effect from the date I/we accept this agreement. This will be the date given in the 'date of signature' box below, unless I/we state otherwise.

I/we understand that these terms of business will be governed by English law and any disputes will be dealt with by the English courts (unless I live in Scotland, when the courts of Scotland will deal with any disputes).

### How we should contact you

You have told us your preferred method of contact is

- via telephone*     
  *via post*     
  *via email*     
  *via SMS*

### Data protection statement and marketing preferences

- I agree to Fairstone or any associated company processing sensitive personal information described in this agreement*     
  *I do not want Fairstone or any associated company to contact me for marketing purposes by email, phone, post or text message.*

*Signed*

*Client name (please print)*

.....

.....

*Signed*

*2<sup>nd</sup> Client name (please print)*

.....

.....

*Signed*

*Adviser name (please print)*

.....

.....

**Date**

.....





# Contact us

For more information about the services we offer don't hesitate to get in touch with us.

1 The Bulrushes  
Woodstock Way  
Baldon Business Park  
Baldon  
Tyne and Wear  
NE35 9PF

T: 0845 6050 680  
F: 0845 6050 681  
E: [info@fairstone.co.uk](mailto:info@fairstone.co.uk)

W: [www.fairstone.co.uk](http://www.fairstone.co.uk)  
 [@FairstoneGroup](https://twitter.com/FairstoneGroup)

