

TERMS OF BUSINESS

This Terms of Business is designed to come into force upon receipt and provides important information regarding the way that we provide our services to you. If you have any questions or require clarification on a particular matter please do not hesitate to contact us.

Clegg Gifford Private Clients Limited, 12 Pepper Street, Glengall Bridge, Docklands, London E14 9QY is authorised and regulated by the Financial Services Authority. Our FSA registration number is 302228.

We request that our clients give us instructions in writing to avoid possible disputes. Therefore, verbal instructions should be confirmed in writing.

We keep records of all business transactions for at least six years. You have the right to inspect copies of any papers or computer records relating to your transactions. We do, however, reserve the right not to provide you with copies of records if information relating to other parties would be disclosed.

To assist us in providing you with a comprehensive service and to keep our records as up-to-date as possible, please notify us of any changes to your personal circumstances, e.g. name change, change of address, etc., as soon as possible.

WE DO NOT HANDLE CLIENTS' MONEY Therefore, we never accept a cheque made out to us, unless it is in settlement of charges or costs for which we have sent you an invoice, nor do we handle cash.

In addition to making calls at your express invitation, we may contact you at intervals to review your existing requirements. This may involve writing or telephoning you to outline possible changes in legislation or to advise you on services that might be of particular interest.

In the course of our dealings with you we consider it unlikely that we will have a conflict of interest, or material interest in the transaction, other than the receipt of fees or commission described above. Where however, we have a conflict of interest, or a material interest, or where we are aware that one of our other customers has such an interest, we will disclose full details to you in writing or orally before we advise you about the transaction and give you the opportunity to object to this interest.

Information that we hold about you will be held on computer and/or in paper files under the Data Protection Act 1998. This information will be used to administer your application, to deal with queries and to bring to your attention additional services and products that may be of benefit to you.

The information that you give us may be disclosed to third parties, such as product providers and credit reference agencies for the purpose of processing your application, to our Regulators, the Financial Services Authority, and to our Compliance Advisers. It will also enable further services to be provided to you, and so that your details can be best matched with the services available.

These terms of business exclude any rights which may be conferred upon third parties by the Contracts (Third Party Rights) Act 1999.

These Terms of Business are governed by and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.