FinAnalysis
INDEPENDENT ADVICE

Client Agreement

Terms of Business and Ongoing Advice Service

Please read this agreement carefully and ask us if anything is unclear. Keep a copy for your records.

1 About us

FinAnalysis Limited, Unit 46, The Coach House, 66–70 Bourne Road, Bexley, Kent DA5 1LU is authorised and regulated by the Financial Conduct Authority (FCA), Financial Services Register number 611420. You can check this at **register.fca.org.uk**. Registered in England and Wales, company number 07914386. Registered office: 39 High Street, Orpington, Kent BR6 0JE.

2 Our services

Investments and pensions: we give **independent** advice, based on a comprehensive and fair analysis of the market. **Mortgages and equity release:** we offer mortgages from the whole of the market; equity release advice is given only by a suitably qualified adviser. Most buy-to-let mortgages are not regulated by the FCA. **Protection and business insurance:** we offer products based on a fair analysis of the market. We also advise employers on **workplace pensions**.

What we do not advise on: legal matters, Wills and trusts, detailed tax or inheritance tax planning, state benefits, complex pension tax calculations, and cashflow modelling or ethical screening unless agreed. We do not advise on defined benefit (final salary) pension transfers; we will refer you to an authorised specialist, who will be responsible for that advice. We can refer you to other professionals where needed.

Execution-only: if you ask us to arrange a transaction without our advice, we will confirm this in writing and will not be responsible for its suitability.

3 Your client category

We will treat you as a **retail client**, giving you the highest level of regulatory protection.

4 How our advice works

We will gather information about your circumstances, objectives and attitude to risk. Our advice relies on this being accurate and complete, so please tell us of any changes. Our recommendations, their risks and all costs will be confirmed in a written **suitability report**.

5 Our ongoing advice service

For the ongoing adviser charge in Section 7 you will receive:

- an **annual review** of your arrangements, attitude to risk and goals, with a written report
- **monitoring** of your investments and policies, and notice of material fund or product changes
- **investor reports**, monthly and/or quarterly
- **access to advice** and **administrative support** throughout the year
- an **annual service statement** showing, in pounds, what you have paid and the services provided

The charge pays for the whole service, not only the annual review.

6 Taking part in your annual review

Each year we will invite you to your review in your birth month, or another month you ask us to use. We will email you a link to our online Fact Find and Risk Questionnaire, followed by a reminder, and post you a letter if our email cannot be delivered. The form also asks you to confirm that you wish to continue the ongoing service and that you understand the ongoing adviser charge. We record every contact.

Taking part is your choice. If you do not, we will still review your investments on the information we hold and send you a written report, but we cannot confirm your plans remain suitable. The other services and the ongoing adviser charge will continue, and each year we will remind you of your right to end the service. If you miss two reviews in a row, your adviser will contact you personally. If illness or anything else makes it difficult to take part, please tell us and we will rearrange.

By signing this agreement, I/we understand that:

- the ongoing adviser charge of 1.25% a year pays for the whole ongoing service described in Section 5, not only the annual review
- if I/we do not take part in an annual review or return the information requested, the other services and the ongoing adviser charge will continue, and FinAnalysis will review my/our investments on the information it holds
- I/we can end the ongoing service at any time, as set out in Section 17, and the charge will stop from that date

7 Fees and charges

Service	Charge
Initial advice	No charge. Your first meeting is free and without obligation when held by video call or at our office.
Home visits	£125 travel charge if you would like us to visit you, payable before the visit. We will refund it if you go ahead with our advice.
Ongoing advice service	1.25% a year of the value of the plans we look after, deducted monthly. For example, £625 a year on £50,000. The charge rises or falls with the value of your plans.
Hourly work (if agreed)	Administration £125 an hour; adviser £250 an hour.
Mortgage advice	£495, payable when you engage us, non-refundable. We may also receive a lender procuration fee, disclosed before you apply.
Protection	Normally paid by insurer commission, disclosed before you proceed.

Product, platform and fund charges are separate and will be shown in your suitability report. We are not registered for VAT. Fees can be paid by bank transfer (FinAnalysis Limited, Santander, sort code 09-01-28, account 55182682) or deducted from your plan. We do not handle client money or accept cash. **We will never change our bank details by email — always call us to check.**

8 Authority to act and instructions

By signing, you authorise us to instruct your providers on your behalf, including withdrawals, encashments, contributions, fund switches and LEI applications. We will only act with your agreement. Instructions should be in writing or email; some transactions need your approval through a Client Authorisation Request before they proceed.

9 Cancellation rights

You can cancel this agreement within 14 days of signing without penalty. Most products also have a cancellation period, usually 30 days for life, protection and pension contracts and 14 days for others. If you cancel a single-premium investment, you may get back less than you paid in.

10 Risk warnings

The value of investments and any income can fall as well as rise, and you may get back less than you invest. Past performance is not a reliable guide to the future. **Your home may be repossessed if you do not keep up repayments on your mortgage.** Equity release will reduce the value of your estate and may affect means-tested benefits.

11 Our responsibilities

Nothing in this agreement removes or limits any duty or liability we owe you under FCA rules or the law. We are not responsible for errors or delays by product providers or third parties, though we will help resolve them, or for matters outside the agreed scope of our advice.

12 Conflicts of interest, money laundering and data

We will tell you in writing about any conflict of interest we cannot avoid. As independent advisers, we do not accept commission on investments or pensions. We must verify your identity, which may include electronic checks that do not affect your credit rating.

We process your personal data under the UK GDPR and Data Protection Act 2018, and keep it confidential. Our Privacy Notice at **www.finanalysis.co.uk** explains how we use it and your rights. You can complain to the Information Commissioner's Office at **ico.org.uk**. Our ICO registration number is ZA061889.

13 Communication and support

We may contact you and send documents by email, phone or post. If your health or circumstances make it harder to deal with your finances, please tell us and we will adapt how we work with you.

14 Complaints

Please contact our Complaints Officer at the address below, at advice@finanalysis.co.uk or on 0203 947 6800. We will send a final response within eight weeks. If you are not satisfied, you can refer your complaint free of charge to the **Financial Ombudsman Service** (Exchange Tower, London E14 9SR; 0800 023 4567; **www.financial-ombudsman.org.uk**) within six months of our final response.

15 Compensation (FSCS)

We are covered by the Financial Services Compensation Scheme. If we cannot meet our obligations, you may be entitled to up to £85,000 per person for investment, pension and mortgage advice, and 100% for long-term insurance. Cash with a bank or building society, including on your platform, is protected separately up to £120,000. See www.fscs.org.uk.

16 Continuity of service

If your adviser is unable to work for a long period, Ian Stedman of Financial Aims, an FCA-authorised firm at the same address, will act as our locum adviser.

17 Ending and changing this agreement

Either of us can end this agreement by giving seven days' written notice. Transactions already started will be completed and charges are payable up to that date; any charge taken for a later period will be refunded. We will give you 30 days' notice of any change to these terms and will not increase our charges without your written agreement.

This agreement replaces any earlier terms of business. If any part is found unenforceable, the rest still applies. It is governed by the law of England and Wales.

18 Declaration and signatures

This agreement takes effect from the date the client signs it. By signing below, I/we confirm that I/we have read, understood and agree to this agreement, including Sections 5, 6 and 7.

Client name	Signature	Date

Signed for and on behalf of FinAnalysis Limited	Signature	Version date
Marc Dellow		October 2026