CLIENT AGREEMENT

This Client Agreement accompanies the following four documents:

1. **Terms of Business**
2. **Fee Schedule**
3. **Investment Policy Statement**
4. **Data Protection & Privacy Statement**

These documents are available to all clients in the adviser documents area of Personal Finance Portal (PFP) or available of the company website.

Our Terms of Business, and our Fee Schedule, come into effect on the date that the Client Agreement is signed and exchanged.

From the date of exchange, we accept your appointment as your independent financial advisers and we will commence work for you as instructed.

We believe in treating our clients fairly so we provide 14 days after signing the Client Agreement for clients to read, understand, and ask questions about these documents.

If the client decides to cancel this agreement during those 14 days no charge will be applied for any work carried out in the interim.

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This Client Agreement, should be read in conjunction with our Terms of Business and Fee Schedule.
This Client Agreement is issued by Interface Financial Planning Limited. Regulated by The Financial Conduct Authority.

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Client Agreement

The following documents are available for you at any time and you should familiarise yourself with their contents.

1. **Terms of Business**
2. **Fee Schedule**
3. **Investment Policy Statement**
4. **Data Protection & Privacy Statement**

Legal Statement

This is our standard agreement upon which we will base our business relationship and signing this agreement confirms that you will read the aforementioned documents as soon as you can and preferably within the next 14 days. If you have any queries about them at any time or you believe that anything is unclear please let us know.

It is our intention to be as clear and as fair as possible to all of our clients and if you have any queries now or in the future please get in touch. We will be glad to explain or clarify anything that you are unsure about and if you provide constructive feedback we will be pleased to amend if appropriate.

Communication Preferences

Our main method of communication is secure messaging sent via your Personal Finance Portal (PFP) account. We send out little or no post, and because of GDPR we can only send clients generic emails which contain no personal information. We use a dedicated text line to send clients reminders for meetings or to prompt them if there is something urgent that needs their attention. Telephone calls are usually arranged by appointment.

Clients can book face to face, telephone, or screen share meetings on the Client Services Page of the company website.

We like to keep in touch with all clients using as many means as possible in order to provide them with regular and relevant information. This can include our company newsletters and marketing, if you consent to us contacting you for this purpose then please tick the options below in regard to how you would like to be contacted:

☐ PFP ☐ Email ☐ SMS ☐ Telephone ☐ Post

We will not use your data for marketing purposes of any sort unless you have expressly given us your prior consent. The use of your data as detailed in the remainder of this agreement is not affected by whether you choose to consent to the use of data for marketing purposes.

With your consent we may also disclose your details to other professionals who have been engaged to work on your behalf.

We do not disclose your details to other third parties unless you give us your express permission to do so.

Please note that you may withdraw your consent to marketing at any time by giving us notice in writing.

We keep clients and others up to date using social media so please follow us on our Facebook, Twitter, Linkedin and YouTube pages.

(Client) Full Name .... Signature .... Date .... / .... / 20 ....

If applicable
(Partner) Full Name .... Signature .... Date .... / .... / 20 ....

Interface

V6.0 (Sept. 2019)
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