

Client Services Agreement

Our Client Services Agreement outlines the services provided by FinAnalysis Ltd, associated fees, data protection policies, and your rights as a client.

Regulatory Classification and Services Offered - We offer advice for Pensions, Investments, Protection, Mortgage Finance, and General financial protection based on a comprehensive and fair analysis of the market. We treat all our clients as Retail Clients unless you request otherwise. This classification provides you with the highest level of protection under the regulatory system and ensures your right to escalate any complaint to the Financial Ombudsman Service. A Retail Client is an individual receiving financial services not classified as professional or institutional.

Client Responsibilities - You agree to provide accurate and complete information to help us deliver appropriate advice.

Confidentiality & Conflicts of Interest - We will treat all information as confidential and will not disclose it without your consent, except as required by law. We will always act in your best interests. Any conflicts will be disclosed in writing, and your consent will be sought before proceeding

Handling of Client Money - We are not permitted to handle 'client money' or handle cash and we cannot accept a cheque made out to us (unless it is in respect of an item for which we have sent you an invoice).

Anti-Money Laundering - We verify client identity and may conduct additional checks throughout our relationship.

Data Protection & GDPR - Your data is processed under the Data Protection Act 1998 and GDPR. Sensitive data may be shared only for legitimate purposes. You may request access, rectification, or opt out of processing by contacting our Data Protection Officer. Privacy Policy: www.FinAnalysis.co.uk

Complaints and Legal Jurisdiction - If you wish to register a complaint, please write to FinAnalysis Ltd, Unit 46, The Coach House, 66-70 Bourne Road, Bexley, Kent, DA5 1LU. Email advice@FinAnalysis.co.uk or Telephone 0203 947 6800. A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. 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.

Termination of Authority - 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. Any transactions arranged before termination and a due proportion of any period charges for services shall be settled to that date.

Cancellation Rights - In most cases you can exercise a right to cancellation by withdrawing from the contract. Generally, you will normally have a 30-day cancellation period for a life, pure protection, payment protection or pension contracts and a 14-day cancellation period for all other contracts. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which will be issued to you. If you cancel a single premium contract, you may be required to pay for any loss you might reasonably incur in cancelling it which is caused by market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

Investor Reports

Investor Reports are produced at the end of each month and/or quarter to provide a comprehensive overview of your portfolio's performance.

Each report typically includes:

- Portfolio Performance Summary – A breakdown of returns over the reporting period.
- Asset Allocation Overview – A snapshot of how your investments are distributed across asset classes.
- Valuation Updates – Current values of holdings and any changes from the previous period.

These reports are designed to keep you informed and confident in your investment strategy, while also supporting regulatory compliance and transparency.

Annual Reviews

As part of our commitment to transparency and best practice, we invite you to schedule an annual portfolio review to ensure your financial plans remain aligned with your goals. This review provides a valuable opportunity to assess your current arrangements and consider any changes in your circumstances.

During the review, we will:

- Evaluate your investment performance and portfolio alignment
- Discuss any changes in your personal or financial situation
- Review pension contributions, protection policies, and investment risk profile
- Identify opportunities for improvement or adjustment

It is your responsibility to participate in any review meetings. We cannot be held responsible for any outcomes resulting from your decision not to engage in a review or from failure to disclose material changes.

Our guidance is based on the information you provide. We cannot be held liable for outcomes resulting from incomplete or outdated disclosures.

Reviews can be conducted in person, by phone, or via video call—whichever is most convenient for you.

If you would like to schedule a review, please contact us at your convenience.

Fee Continuity & Waiver of Retrospective Claims

Under the terms of our ongoing service agreement, adviser and platform fees will continue to apply irrespective of whether a client chooses to participate in a review.

By opting not to engage in a scheduled review, the client affirms satisfaction with their current investment arrangements, preferences, and objectives. In doing so, the client waives any right to retrospectively challenge, dispute, or seek reimbursement of adviser or platform fees previously charged.

This clause is implemented in accordance with the Financial Conduct Authority's (FCA) Consumer Duty requirements, which emphasise:

- Client understanding of services and associated costs
- Fee transparency and fair value delivery
- Good client outcomes, including proactive engagement opportunities

The firm will maintain records of review invitations and client responses to demonstrate reasonable efforts to deliver ongoing services. Where clients decline engagement, the firm is not liable for outcomes resulting from non-disclosure or outdated information.

Client Authorisation Requests

For certain actions—such as withdrawals, updates to client information, and buy/sell instructions—we will send you a Client Authorisation Request via email. You will need to log into your portfolio to review and approve the request.

Please ensure you regularly check your emails and maintain access to your portfolio. If you need to reset your login credentials, you can do so directly with the providers.

Transactions will remain on hold until your authorisation is received. Delays in approval may result in missed market opportunities, postponed withdrawals, or disruption to portfolio rebalancing. Regulatory obligations also require us to obtain explicit client consent before executing certain instructions.

Client Instructions

By signing this agreement, you hereby authorise FinAnalysis Ltd to act on our behalf.

This authority may be withdrawn at any time by providing written notice to FinAnalysis or the relevant provider. Until such notice is received, the provider is entitled to rely on this authority and act on any instructions received from FinAnalysis as if they were given directly by you.

By signing this authority, the applicant(s)/owner(s) authorise the provider to accept instructions from FinAnalysis relating to the following actions:

- Commence, amend, or stop regular withdrawals or income distributions
- Initiate partial or full encashment - The process of converting investments into cash
- Redirect monthly contributions
- Execute purchases, sales, and fund switches
- Arranging the setup and renewal of a Legal Entity Identifiers - LEI: Legal Entity Identifier used for regulatory reporting

We encourage clients to provide instructions in writing, including via email, to ensure clarity and prevent misunderstandings. Verbal instructions may be accepted but must be confirmed in writing. FinAnalysis will act only on appropriate instructions from the legal owner(s) of the account, as permitted under the Financial Services and Markets Act 2000 or any successor legislation. For new applications, the applicant(s) and owner(s) must have received the Key Features document and the Terms and Conditions.

Fees and Charges - Our fees and charges are outlined below and, in the provider's, accompanying fee schedules.

Service	Fee
Adviser Annual Management	1.25% of plan value
<i>A £50,000 plan would cost £ 625.00. (1.25% x £50,000) & would be automatically deducted from within the Portfolio monthly.</i>	
Mortgage Application	£495.00 (non-refundable)
Hourly Rates	Admin: £125/hr, Adviser: £250/hr
Initial Investment	0 to 2% of Sum Invested – By Client Agreement (Normally Zero fee applies)

Our Payment Methods - Cheque or BACS and or a percentage deduction directly from the contract **Bank Details:** - FinAnalysis Ltd
Santander Sort Code: 09-01-28 Account No.: 55182682

Acceptance of Terms

These updated terms will be deemed accepted from the date this notice is sent unless you notify us in writing within 14 days. By continuing to use our services, you agree to these updated terms. If you do not accept them, you must inform us in writing within 14 days.

Please sign and return this document for our records, but your continued use of our services will count as acceptance even if you do not return a signed copy.

Client Name	Signature	Date
Client Name	Signature	Date
Adviser Name Marc Dellow	Signature	Date

FinAnalysis Ltd, Unit 46, 66–70 Bourne Road, Bexley, Kent, DA5 1LU

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