



FINURA

TERMS OF BUSINESS



WELCOME TO FINURA

We have pleasure in enclosing our terms of business.

This document has been designed to provide all the information you need to know about our services and the terms under which they are provided in the simplest way possible. It explains the scope of advice you can expect, how we work with clients, how we charge, and how we protect your data.

We take pride in working with only the best companies and with clients to whom we can add value. We look to deliver levels of advice and ongoing service in excess of regulatory necessity and our peers and we see our role as delivering technical competence that empowers and enables you to achieve the lifestyle you want for your current and future self.

Please do read this document carefully and be sure to ask any questions you may have before signing. Our services will commence once we we have received a signed copy of this agreement and agreed with you upfront the cost of any work to be delivered.

We look forward to working with you.

FINURA & EVOLUTION WEALTH

Finura is a firm of financial planners and an Appointed Representative of Evolution Wealth Network Limited, which combines regulatory, compliance and technology expertise.

Evolution Wealth Network Limited is authorised and regulated by the Financial Conduct Authority. Their registration number is 591218 and a full list of Appointed Representatives can be found on the FCA register. The firm is authorised to advise on and arrange Life Assurance, Pensions, Investments, and General Insurance and Mortgages (covered by a separate agreement). We are bound by the rules of the FCA.

Evolution Wealth Network Limited is part of Benchmark Capital Limited, which is part-owned by Schroders plc. In the interest of disclosure, the companies that fall under Benchmark Capital Limited include Fusion Wealth Platform and Fusion Funds, which may feature in recommendations made to you. Additionally, as Benchmark Capital is associated with Schroders, you may receive advice recommendations for funds that are managed by Schroders (including Cazenove Capital Management).

For clarity, the use of Fusion Wealth, Fusion Funds, Schroders or Cazenove funds is not mandated and would only be used where it is a suitable solution to your financial objectives. All recommendations are made for the best interest of our clients, not the business, and Benchmark Capital Group aims to create cost-effective solutions and efficiencies which can benefit both clients and our members.

A board of directors have been appointed to maintain oversight and control of the companies within Benchmark Capital, and procedures are in place to monitor and safeguard our clients' best interests. We also maintain professional indemnity insurance.

OUR AUTHORISATIONS

We are authorised and regulated by the FCA (registration number is 616038) and are covered by the FSCS. This provides clients with added protection and peace of mind, as you may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business arranged on your behalf and the circumstances of the claim. Most types of investment/pension business are covered for 100% of the first £50,000, which is the maximum compensation payment. Insurance advising and arranging is covered for 90% of the claim with no upper limit. Deposit accounts are covered for 100% of the first £85,000, which is the maximum compensation payment. Further information is available from the FSCS (www.fscs.org.uk).

HANDLING CLIENT MONEY

The firm does not handle client's money. We never accept a cheque made out to us (unless it is a cheque in settlement of fees, charges or disbursements for which we have sent you an invoice, which would be made payable to Evolution Wealth Network Ltd) or handle cash.

INVESTMENT OBJECTIVES AND RESTRICTIONS

Following the issue of this document, any subsequent advice or recommendation offered to you will be based on your stated objectives, acceptable level of risk and any restrictions you wish to place on the type of investments, policies or companies you are willing to consider. Details of your stated restrictions and objectives will be included in the Suitability Report we will issue to you to confirm our recommendation. Unless confirmed in our initial discussion, to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

CLIENT CATEGORISATION

Unless we notify you in writing to the contrary, we will be treating you as a "Retail Client" for regulatory purposes. This means that you are afforded the highest level of protection under the regulatory system and may have the right to take any complaint to the FOS.

TRANSACTING BUSINESS

We act as your agent in arranging investment transactions subsequent to the advice we provide. We will use various Service and Product Provider(s) on your behalf as is necessary and suitable for custody, settlement and other investment administration services. All investments will be registered in your name and/or that of independent custodians/nominees as required. Depending on the nature of the investment transactions we arrange on your behalf, we may use the services of one or more of the Service and Product Providers to ensure the transaction is carried out in a way that generates the best possible result for you.

By signing these terms of business, you are giving your adviser permission to accept paper, electronic and verbal instructions to transact business on your behalf. This will be especially relevant to switching investment funds. Verbal instructions will only be taken where the advising firm has call recording facilities. Any instruction received will be considered genuinely given and duly authorised.

FINURA ADVICE OPTIONS

Finura offers whole of market advice across protection, mortgages, Venture Capital Trusts, Enterprise Investment Schemes and Inheritance Tax planning solutions.

For investment our house view is that client asset is often best managed by dedicated investment teams under a discretionary mandate. Using our experience, we have created our own Centralised Investment Proposition (CIP) that is managed in conjunction with Schroders. For quality and efficiency purposes we choose to restrict running client discretionary permissions on the Fusion Wealth & Parmenion platforms. This is likewise because we consider them to be market leading in their functionality.

If this CIP or Fusion and/or Parmenion are not suitable for your particular need then we will always perform due diligence on all available marketplace products to ensure clients receive the best possible solution for their needs.

We offer a variety of advice options including:

- Full Advice (Full financial review based on the permitted areas of the market we can operate in)
- Focused Advice (Review based on limited aspects of financial planning only at your request)
- Execution only (Implementation of one-off transactions instructed by you)

The benefit of a full advice agreement is that we can consider how all aspects of your portfolio may overlap or interact with one another. This may include your pension, estate planning, your mortgage, insurance protection, taxation and trusts. By combining certain aspects of your investments, we can formulate the most tax-efficient strategy possible.

We will confirm which of these advice options will be provided prior to your agreement to proceed. Where you have opted Focused Advice we will provide information about the types of product and areas of advice that we will consider for our recommendation.

DISCRETIONARY MANAGEMENT FACILITY

Where suitable, we will offer you the opportunity to run your investments on a discretionary basis; this will reduce the need for Finura to contact you every time an underlying change needs to be made, making the process much faster and more efficient. Subsequently, in most cases, dealing charges can be reduced.

Where you would like to apply for this service, you will need to sign a discretionary agreement and we will inform you if there are any additional fees to pay.

HOW WE WORK

01 ENGAGEMENT & DISCOVERY

Our introductory meeting can be held face-to-face, via a Web meeting or telephone conference. We will use this time to learn about you, your family, your business and any professional and personal lifestyle aspirations. We will uncover what is important to you, what you want to achieve and when you want to achieve it by.

There is no obligation to proceed at this stage, and no costs will have been incurred. If necessary, we will undertake further meetings, at our cost, until such a time that you feel confident we are the right financial planning firm for you.

03 RESEARCH AND ANALYSIS, RECOMMENDATIONS AND IMPLEMENTATION

Once you have given us permission to proceed, we will commence chargeable work for you, beginning with an in depth analysis of your behavioural traits and the creation of a personal lifestyle model. Following this we will undertake a full review of your financial history and current plans.

In order to produce your Financial Plan, we will undertake a detailed review of every aspect of your financial position. Our main areas of focus are mortgage arrangements, income protection, protection, pensions, savings, investments, tax position, trusts and general insurance.

05 BEHAVIOURIAL FINANCE

Whether you are a seasoned investor or just starting out, we will work together to establish your emotional, and sometimes subconscious, approach to investment. Through better understanding of what drives your financial decision making, we can help your investments to reach their full potential through a plan that is as unique as you are.

02 PSYCHOMETRIC RISK PROFILING

Although every investor is unique, it is possible to categorise someone's attitude to risk using proven psychometric profiling techniques. These tests will help us to identify characteristics such as your tolerance for ambiguity, desire for profit and investment experience. The results will help us to select solutions that fit with both your financial and lifestyle objectives and that sit comfortably with your attitude to risk.

04 LIFETIME CASHFLOW MODELLING

Having taken the time to understand what is important to you, we can translate your personal, professional and lifestyle aspirations into a visual financial model that will assist you in making more confident and meaningful decisions. By taking a live feed from HMRC and combining it with statistical analysis, we can stress test your portfolio through a variety of market conditions. We will prioritise the necessities, plan for the 'What-ifs' and establish whether your perfect scenario can be achieved.

06 CURRENT PORTFOLIO REVIEWS

As part of our initial research and analysis, we will review all your existing holdings, who they are with and what it costs. Our findings will then be reported back to you alongside any recommended changes that we feel will be in your best interests.

08 PERSONAL INVESTMENT PLAN

Using our findings, we will begin to put our recommendations together where you will be provided with a full written report that you can take away with you and review at your leisure. We will then arrange a meeting to run through all our suggestions, explaining each one in detail so you have a full understanding of what we are proposing and why we feel they are the best solutions for you.

Once you feel comfortable with our advice, we will begin the process of implementing our recommendations. Your adviser and our back office team will assist in completing all relevant paperwork and keep you informed of our progress at every stage.

10 ONGOING SERVICES

Depending on how 'hands-on' you prefer to be with your finances, clients can choose to retain Finura on an ongoing basis. Should you agree to an ongoing service from us, once your initial plans are in place, we will meet as often as is necessary, or as regularly as you prefer, to ensure your plans stay on track. This will allow us to discuss any changes in your personal objectives and react to any industry or legal changes that may affect your investments. The fees for these services are detailed later in this agreement.

07 PROTECTION REVIEW

Despite our best efforts, things happen that are outside of our control. Whether it's losing your job, or an unexpected illness, there are policies you can put in place to ensure that, should the worst happen, you, your family and your business are suitably covered. As part of our initial review, we will examine any existing policies you may have and, where necessary, make recommendations for any new or additional cover that may be required.

We will also recommend suitable trusts, to help protect the value of these policies and to help ensure the correct distribution of capital in the future.

09 ESTATE PLANNING

There are numerous opportunities to reduce exposure to inheritance tax; your goal may be legacy creation or estate preservation. Regardless of the objective, we can help blend peace of mind with control, access, security and simplicity.

Strategies are particularly effective when grandparents, parents and children work together and, once we have a thorough understanding of how you want your wealth to be protected, we can help you to decide how much to give, to whom and when the best time to do it is.

HOW WE CHARGE

We work at an hourly rate for initial planning work and our fees are based on our experience of the time needed to complete your individual piece of work. Our fees do not automatically increase with investment size.

HOURLY RATE

£300 per hour.

Our minimum fee is £1,500 and we will never charge more than £25,000.

INITIAL CONSULTATION(S)

Free of charge.

We always insist on at least one exploratory meeting, at our expense. This allows you the time to appreciate our approach and whether you feel there could be a good working relationship moving forward. From our perspective it allows us to see where we can add value and to ensure paying fees will be worthwhile. From our experience it will take two or three meetings to reach a point at which we are comfortable working together. These meetings would, once again, be at our cost.

PLANNING FEES

Where we agree to work together, in most cases our fees are non-contingent. This means that our advice does not hinge on you taking up a new plan or solution. We believe this fits with our role to offer you quality impartial advice and to put you in an informed position, which may mean maintaining the status quo.

Once we have completed our Engagement & Discovery we will prepare your individual work scope which will outline the stages necessary to deliver our advice. This will also have an estimated cost based on our experience of the number of hours needed to deliver the work.

If it becomes clear that more work and time is required, then we will inform you and seek your prior agreement to continue.

FEE EXAMPLES

The examples below show our anticipated hourly fees. These reflect the time needed and do not automatically change due to investment size. The examples below and anticipated costs are based on our experience.

New non-ISA investment of £100,000 would require 10 hours at £300 per hour = £3,000

Creation of a personal Lifestyle / cashflow model would require 6 hours at £300 per hour = £1,800

There is no variation in fees if contracts are set up and funded by lump-sums, regular premiums, or a combination of both.

VALUE ADDED TAX

As we act on your behalf as an intermediary, our fees are presently exempt from VAT which means we do not usually have to make an additional charge of 20%. If we do have to charge you for a service which is subject to VAT, we will inform you in advance.

PAYMENT OF FEES

Should you agree to proceed, and we go ahead with the implementation of your strategy, it can be arranged for your total fees to be deducted from the investment amount at the outset, via the product provider if the recommended provider will facilitate this. Alternatively, you may prefer to make your payment to us by cheque or bank transfer. Your choice can be made in the Client Declaration section of this document.

TAX EFFICIENT FEE COLLECTION

As part of the overall financial planning process we will also consider how best to charge for our service. In almost all cases, this is best taken from contracts which either obtain tax relief on creation or are taxed on exit because this effectively saves you this percentage in tax. For example, if our fee to manage your pension investments was £1,000 which was taken via the pension itself, the net cost to you may be as low as £600*.

*This example assumes that you are a 40% tax payer and have the ability to pay £1,000 into your pension rather than pay a cheque. This is our interpretation of current tax law which is always subject to change and therefore there is no future guarantee that we can retain tax efficiency of future fee payment.

Exceptions to the above are ISAs which do not receive tax relief but grow tax free (subject to the 10% tax credit) and are tax free on exit, therefore, it would be prudent to pay the annual management charge outside of the wrapper from a cash account. This would have the added advantage of reducing the growth on the cash account which effectively saves paying savings tax of up to 40% on the amount of the fee.

By using the above, you can save a large amount on the payment of overall fees by engineering the payment from tax efficient sources. The net effect of this approach can reduce fees by up to 40%.

INVOICE PROCEDURE

Invoices are issued within 30 days of either an advice service being finalised and/or presented, or in the case of implementation fees, within 30 days of your product/s being commenced. If payment is not received within this period, then we reserve the right to charge statutory interest which is currently 8% plus the Bank of England base rate.

INSURANCE POLICIES

Under the Retail Distribution Review (RDR) rules, the FCA affords flexibility in respect of how Financial Advisers are remunerated for advising and arranging on Insurance policies. We offer products from a range of Insurers and will advise and make a recommendation for you after we have assessed your needs. You will pay for this advised service by commission. Where we are paid by commission the exact amount will be disclosed to you before any application is made.

Although you may pay nothing to us up front that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product. We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the first claim with no upper limit. For compulsory classes of insurance, insurance advising and arranging cover, for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

NON-PROCEEDING BUSINESS / CANCELLATIONS

Should we undertake research and analysis work on your behalf, but you decide not to take up our recommendations, we reserve the right to charge you a fee to cover our time. This will be proportional to the amount of work completed and be represented by a rate of £300 per hour and subject to our minimum fee.

WHAT IS NOT INCLUDED IN OUR FEES?

Will Writing, advice on trusts outside of a product and complex tax calculations and advice. In addition, we will pass on any third-party expense such as Capital Gains Tax (CGT) reporting or third party discretionary management fees which we may be invoiced on your behalf. If we do need to charge you for any of these services, a fee will be agreed with you in advance. Neither our firm nor our employees are qualified to render legal or accounting advice or to prepare any legal or accounting documents. It is understood and agreed that the onus is on you, the client, to refer to a solicitor or accountant, any point of law or accountancy that may arise during the course of discussions with us.

ONGOING MANAGEMENT SERVICE

Central to our advice process and value add is ongoing, regular reviews. We must ensure that we continue to update your lifestyle plan that our planning remains fit for your objectives.

We will keep you up to date with regulatory change, ensure that your attitude to risk is correctly aligned with your holdings over an extended period of time and ensure that developing any future financial objectives are taken into account. Furthermore, we will continue to expertly maintain and monitor your portfolio.

As part of our ongoing review service, we provide:

- A review of your current situation, lifestyle aspirations and objectives
- An update of your Fact Find, including any changes
- A review of your attitude to risk, identifying any changes in your profile and confirming the ongoing appropriateness of your portfolio against your stated attitude to risk
- A review of your investment performance against your objectives and circumstances
- Access to adviser or client support team at all times
- Updated lifetime cash flow model
- Ongoing tailoring of your financial plan to meet specific goals and objectives
- Use of Finura's Wealth Platform
- Use of Schroders discretionary and managed portfolios
- Access to discounts on fund charges at institutional rates
- Access to real-time trading facilities
- Capital Gains Tax (CGT) alerts and reporting
- Automatic on-demand re-balancing of funds

ONGOING FEES

Our ongoing fees are 1% of assets invested up to £2,000,000. Over this amount we levy a 0% charge.

These fees are linked to the amount of maintenance your portfolio requires and where appropriate, we do reserve the right to decrease the fee charged.

As funds grow and the value of your investment increases, so will the charge applicable.

For example, if your total portfolio is worth £125,000 your fees will be $£125,000 \times 1\% = £1,250$ per annum.

For example, if your total portfolio is worth £2,500,000, then your fees will be $(£2,000,000 \times 1\%) + (£500,000 \times 0\%) = £20,000$.

DECENCY CAP

We will never charge more than £20,000 per annum.

FEE BANDING REVIEW

Our ongoing service fees are reviewed at your annual meeting.

FEE CANCELLATION

Please note that the ongoing service fee can be cancelled at any time, and the service you will receive will stop with immediate effect. Over time this could result in your financial arrangements not remaining suitable for your needs and your investments no longer performing as desired. We would therefore strongly encourage you to contact us first if you are intending to cancel the ongoing service fee to discuss what other options are available to meet your needs.

OTHER IMPORTANT TERMS

RIGHT TO CANCEL

We will inform you of your statutory right to cancel and the timeframes applicable in which to cancel; for life or pension contracts this is usually 30 days. However, there will be occasions where no statutory rights are granted, although this will be explained before any contract is concluded.

LAW

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

OUTSOURCING AND USE OF AGENTS

We may delegate any of our functions to a third party and may provide information about you and your investments to any such third party. We will remain liable for the acts and omissions of our delegates as if they were our own.

We may employ agents to perform any ancillary services required to provide you with our services under this agreement. We will act in good faith and with due diligence and reasonable care in the selection, use and monitoring of agents.

MATERIAL INTEREST

Occasions can arise where we, or one of our customers, will have some form of interest in business that we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions and detail the steps we will take to ensure fair treatment. We have arrangements in place to ensure our clients are treated fairly, and we have a conflict of interest policy in place to help us manage the risks. You may ask for a copy of this policy at any time. This is intended to operate, monitor and maintain effective organisational and administrative arrangements with a view to taking all reasonable steps to prevent conflicts of interest.

REFUNDS AND CANCELLATION POLICY

Fees are payable subsequent to our Professional Advice Services being provided, and therefore refunds are not available in normal circumstances. Fees paid in respect of regular or annual services are not refundable. However, any ongoing services may be cancelled upon request. Please also see "Rights to Cancel" above, in respect of cancelling individual products or policies.

Should a refund be required due to any element of dissatisfaction on your part, this should be approached via our normal Complaints procedure as outlined below. We will try to resolve the issue to your satisfaction, which may include offering a discretionary refund.

Where you arrange to pay initial fees directly by way of a standing order, but cancel payment before the agreed number of payments has been made, we will contact you to make arrangements to recover the outstanding fees.

TERMINATION

You or we may terminate our authority to act on your behalf at any time without penalty. Notice of this termination must be given in writing. The termination will be without prejudice to the completion of transactions already initiated, if this is the case. Any transactions effected before termination are due a proportion of any charges for services accrued and shall be settled to the date of notification. Once signed, this agreement shall apply until such time as it is superseded, replaced or terminated.

COMPLAINTS

Our complaints procedures are available on request. If you wish to register a complaint, please contact us in writing to The Compliance Director, Evolution Wealth Network Limited, Sussex House, North Street, Horsham, West Sussex, RH12 1RQ. Alternatively, you can telephone 01403 334455. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS) further details of the FOS can be found at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

LIMITATIONS LIABILITY

If we fail to comply with the terms of this agreement, we are not liable to you for any losses suffered unless such losses are directly caused by our negligence, wilful default or fraud.

In such circumstances, we will be responsible for loss or damage you suffer that is foreseeable as a result of our breaching these terms or our failing to use reasonable care and skill, but we are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the contract was made, both we and you knew it might happen, for example, if you discussed it with us at the time of implementing an investment.

If we act for you as a business, we are not liable for business losses. As such if you use the services for any commercial or business purpose we will have no liability to you (whether in contract, tort (including negligence), breach of statutory duty, or otherwise) for any loss of profit, loss of business, business interruption, or loss of business opportunity.

Our maximum aggregate liability under, or in connection with, this agreement whether in contract, tort (including negligence) or otherwise, shall in all circumstances (other than as set out below) be limited to a sum equal to £5.4million. Nothing in this paragraph attempts to exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors; for fraud or fraudulent misrepresentation; or for breach of those legal rights in relation to the services which are granted to you by statute and may not be limited or excluded.

LEGAL ENTITY IDENTIFIERS

MIFID II has introduced the requirement for Legal Entity Identifier's (LEIs) to be obtained for clients who are companies, charities or trusts. If you are a client who is a legal entity or structure, including a company, charity or trust, you will need to make arrangements to obtain an LEI code if you want the firm to continue to act on your instructions or make a decision to trade on your behalf from 3 January 2018 onwards. Your adviser will be able to provide further guidance on the application process.

DELAY IN PROCESSING

We cannot be held responsible for delays beyond our control. If our performance of the services is affected by an event outside our control, then we will contact you as soon as possible to let you know and we will take reasonable steps to minimise the effect of the delay.

Provided we do this, we will not be liable for delays caused by the event but if there is a risk of substantial delay you may contact us to end the agreement and receive a refund for any services you have paid for but not received. We will need certain information from you so that we can provide the services to you. We cannot be responsible nor liable for any costs or losses sustained or incurred by you as a result of us providing the services late or not providing any part of them if this is caused by you not giving us the information we need within a reasonable time of us asking for it.

CALL RECORDING

All telephone calls are recorded for regulatory and training purposes and these will be referred to as part of our advice records. All call recordings will be used to minimise ambiguity in our discussions or instructions received and are encrypted for security and integrity purposes. These records will be kept in line with regulatory and statutory requirements, and will be retained for a period of at least 6 years.

In order to meet our regulatory obligations; calls concerning advice and transactions may not be carried out via our adviser's mobile phone number, and any such calls will need to be conducted through the recorded office number stipulated.

PROVIDING INFORMATION TO YOUR INSURER

Your protection cover is based upon the information you provide to the insurance company. All clients must disclose all 'material facts' (any information that may influence the insurer's decision over cover or terms) prior to inception and up to the commencement of the policy. Where you are buying insurance as an individual, this means that you must take 'reasonable care' to answer all questions asked by the insurer fully and accurately. Failure to provide accurate and up to date information may invalidate your cover and mean that a claim may not be paid.

DATA PROTECTION

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for legitimate purposes.

We collect and process your personal data (as such term is defined in the EU General Data Protection Regulation 2016/679 ("GDPR")) in the course of providing our services. We are a data controller (as the term is defined in the GDPR) of such personal data. Full details of how we process personal data can be found in our Privacy Notice, at <http://www.finurapartners.com/privacy-policy/>.

From time to time we send our clients information promoting our services, or other similar services in which we believe you might be interested. If you would prefer not to receive this information, please tick the box below. Alternatively, please contact The Data Protection Officer on 01403 334455 or in writing at Sussex House, North Street, Horsham, West Sussex, RH12 1RQ.

PROCESSING

If at any time you wish us, or any company associated with us, to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on (01403 334455) or in writing at Sussex House, North Street, Horsham, West Sussex, RH12 1RQ. Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us.

You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

COMMUNICATIONS

Where we communicate with you by email, documents sent to you (whether or not containing confidential information) will not be encrypted unless you request us in writing to encrypt outgoing mail and we are able to agree with you and implement mutually acceptable encryption standards and protocols.

It is your responsibility to protect your system from viruses and other harmful data, code or devices, though we do try to eliminate them from e-mails and attachments. We may monitor or access any or all emails sent to us.

CLIENT DECLARATION

Having read this document carefully, we hope you have decided that Finura is the right financial planning firm for you. Before signing, please contact us if you have any queries or concerns regarding the contents of these documents.

INITIAL PLANNING FEES

Tick this box if you agree that, where possible, our initial Fees are to be deducted from your investment

Tick this box if you agree to pay our initial Fees by direct invoice and cheque/bank transfer

ONGOING PLANNING FEES

Tick this box if you agree to pay our agreed fee for ongoing management services, by annual/monthly deduction from your investment, subject to availability from the provider(s)

Tick this box if you agree to pay our agreed fee for ongoing management services, by Standing order/bank transfer

Tick this box if you do not require any ongoing services. Your investments will not be kept under review, and any services you request in future may be subject to further charges

ONGOING COMMUNICATIONS

Finura run various client events and seminars. Please tick this box if you would be interested in receiving such invites

Please tick this box if you are happy for Finura to contact you by e-mail with relevant company, industry or market commentary.

We are active on social media. Please tick this box if you are happy for Finura to follow or connect with you on Twitter, Facebook or LinkedIn.

DATA PROTECTION

Please tick this box to confirm that you consent to us or any company associated with us processing any such sensitive data. *

Please tick this box if you do wish for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS.

* Please note that by not ticking this box we are unable to process your personal data or transact business on your behalf. Where a client is under the age of 16 consent must be given by either the parent or legal guardian for this data to be processed.

I/We agree that the Terms of Business will come into effect from the date of signature and confirm my/our consent and agreement to the terms set out within, including our services offered, our charges and our data protection I confirm that I have received the Finura Terms of Business along with a work scope and fee estimate.

CLIENT ONE

Name of Client

Client Signature

Date of Signature

CLIENT TWO

Name of Client

Client Signature

Date of Signature



FINURA

Finura Partners is an Appointed Representative of Evolution Wealth Network Limited who are authorised and regulated by the Financial Conduct Authority and based at Sussex House, North Street, Horsham, West Sussex, RH12 1RQ.

Finura Partners Limited are registered in England under Companies House number 09560937, 15 Bowling Green Lane, London, England, EC1R 0BD.