

22 Stuart Road
Waterloo
Liverpool
Merseyside
L22 4QS

☎: 0151 949 1666
✉: info@afm.org.uk

CLIENT AGREEMENT

Alpha Financial Management Limited is authorised and regulated by the Financial Conduct Authority. FCA Number 214376.

You can check this on the FCA's Register by visiting the website: - <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

Our Commitment to You

Prior to providing you with any advice we will take time to understand your current needs, circumstances and attitude to risk. Any advice provided will be confirmed to you in writing.

Client Classification

Alpha Financial Management Limited classifies all clients as 'retail clients' for investment business which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA).

Should you wish to be classified differently for investment business, please discuss this with your adviser. Please note that should you wish to be considered as a different category of customer for investment business, such as a professional client or eligible counterparty you must inform us in writing. We will provide you with a new client agreement and you may lose a number of protections which will be outlined in that new agreement.

Non – investment and general insurance

Alpha Financial Management Ltd classifies all clients as consumers for non-investment insurance business, which means you are afforded all protections under the rules of the Financial Conduct Authority.

Should we need to classify you differently we will discuss this with you, however, you should be aware that you may lose a number of regulatory protections which will be outlined in a revised agreement.

Methods of Communication

Unless you advise us otherwise, we will communicate with you via the following methods of communication, Face to Face, E-mail, Telephone, Letter & Fax.

Language

Please note that all our communications and documents will be provided to you in English.

Introductions to a third party

We may receive a fee for making introductions to a third party product or service providers. Should we receive a fee we will confirm to you in writing to you what the fee will be.

When acting as an introducer, marketer or promoter of a scheme, no responsibility is accepted for any matters arising from the referral to the scheme product provider. It is your responsibility to ensure that you enter into separate Terms & Conditions with the third-party advisor.

Investment and Non-Investment Insurance Services

Alpha Financial Management Limited is permitted to advise on and arrange (bring about) deals in investments and non-investment insurance contracts.

We may contact you in the future by means of an unsolicited promotion should we wish to contact you to discuss the relative merits of an investment or service which we feel may be of interest to you.

Client Money

Alpha Financial Management Limited **does not handle clients' money**. We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

Scope of Advice

Independent Advice

We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

Non-investment Insurance

We offer products from a range of insurers on the basis of a fair analysis of the market, for example; for Term Assurance, Critical Illness and Income Protection Policies.

Conflicts of Interest

Alpha Financial Management Limited offers advice in accordance with that disclosed to you in this agreement. Occasions may arise where we or one of our other clients have some form of interest in business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your interests, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

At all times we will act in your best interests and provide a quality service and financial advice to you.

Tatton Investment Management Limited

It is important that you are aware that Alpha Financial Management Limited has an interest in Tatton Capital Limited, which is the parent company of Tatton Investment Management Limited. The company has a shareholding but will receive no dividends or income in relation to the interest in Tatton Investment Management and also has no voting rights. The capital value of the shareholding in Tatton Capital Limited will be dependent on the value of the proceeds arising from any event that triggers the realisation of capital from Tatton Investment Management Limited.

This disclosure should not be seen to be an additional reason to invest, nor should it be seen as a reason not to consider this investment for your portfolio if you are happy that this potential conflict of interests has been managed appropriately.

Best Execution

It is our policy to transact your business in order to achieve the best possible results in terms of the nature and price of the products selected, transaction charges, administration and service excellence. Further details of our policy are available upon request.

Data Protection

For details of our Data Protection statement and policy, please see our separate Data Protection Statement and consent form, which will be provided separately to you.

Complaints

If you wish to register a complaint, please contact us in writing at address at the front of this agreement or telephone us on 0151 949 1666.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

<http://www.financial-ombudsman.org.uk>

Compensation Arrangements

We have briefly set out some information about the Financial Services Compensation Scheme (FSCS) below. If you would like further information about compensation scheme arrangements, details are available at www.fscs.org.uk or call 0800 678 1100.

Most of the products we advise on are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if product providers or we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

The actual level of compensation you receive will depend on the basis of your claim. The FSCS only pays compensation for financial loss. Compensation limits are per person per firm, and per claim category (listed below).

Investment

Most types of investment business are covered for 100% of the first £50,000 per person per firm, so the maximum compensation is £50,000 per person per firm.

Protection, non-Investment Insurance mediation.

Protection is at 100%, where:

- (1) The claim is in respect of a liability subject to compulsory insurance:
- (2) The claim is in respect of:
 - A relevant omission; and
 - A professional indemnity insurance contract, or would be in respect of a professional indemnity insurance contract if the insurance contract had been effected:
- (3) The claim is:
 - In respect of a relevant omission;
 - In respect of a relevant general insurance contract or would be in respect of a relevant general insurance contract if the insurance contract had been effected; and
 - Arises from the death or incapacity of the policyholder owing to injury, sickness or infirmity:
- (4) The claim is in respect of:
 - A relevant omission; and
 - A pure protection contract, or would be in respect of a pure protection contract if the insurance contract had been effected
- (5) In all other cases: 90% of claim

Deposits

Money in accounts like current and savings accounts, including cash Individual Savings Accounts (ISA's) are covered up to £85,000 per authorised firm (£170,000 for a joint account). It should be noted that 'authorised firms' may have different brands. The FSCS will provide a £1million protection limit for temporary high balances held with your bank, building society or credit union if it fails. A temporary high balance would apply when payments have been received in respect of specified life events, details of which can be obtained from FSCS.

Accounting to You

We will forward to you all documents showing ownership of your investments as soon as practicable after we receive them; where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

Data Protection Statement

The purpose of this Notice

As part of our arrangement with you, Alpha Financial Management Limited (“we”, or “us”, or “our”) has certain obligations under privacy laws, including the Data Protection Act (the “Act”) to notify individuals how it will process any personal information it collects about them. This

Notice will inform you of what personal information we collect, how that information is used, where it is transferred, and how you may view and amend such information. You may be assured that we will treat all personal information as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the information.

What type of personal information will be processed?

We collect and process various personal data about you for the purposes of providing advice, administration and management services which are explained in more detail below. “**Processing**” is defined in the Act but could include obtaining, recording or holding information or data. “**Personal data**” is information which can identify you as a living individual, including where used in conjunction with other information. Common examples of personal data which may be collected and used by us in our day to day business activities include:

- name;
- date of birth;
- gender;
- ethnicity;
- marital status;
- address;
- telephone number and other contact details (including email addresses);
- job title; and
- bank account and other financial details.

Depending upon the types of products and services you require, the information collected and processed may also contain “**sensitive personal data**” for the purposes of the Act, which includes information held by us as to:

- your physical or mental health or condition;
- the commission or alleged commission of any offence by you;
- any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings;
- sexual life;
- in limited circumstances, your membership of a Trade Union;
- your political opinions, religious or similar beliefs

Any information which we receive fairly and lawfully relating to one of the above categories constitutes sensitive personal data. Examples of likely items which may contain sensitive personal data (although this is not an exhaustive list) are life insurance questionnaires, medical reports and SSP self-certification forms.

Please note that as with personal data, you have freedom of choice when it comes to your decision as to whether you provide us sensitive personal data. In addition to your right to request that we stop processing your personal data and sensitive personal data at any time, you have an opportunity at the end of this Notice to choose not to provide sensitive personal data to us at all. **You should however note that if you exercise this right or subsequently request that we stop processing all or part of your personal data and/or sensitive personal data, this could impact upon our ability to provide you with certain types of product and services and may ultimately result in us being unable to provide them to you at all.**

How will my personal data be collected and used?

We collect personal data from you to the extent necessary to provide advice, administrative and management services and (subject to the provisions below), related marketing activities.

We may process your personal data and sensitive personal data for the following reasons:

- The administration, management and provision of advice in relation to financial services products;
- Our legitimate business processes and activities including internal audit, accounting, business planning and proposed and actual transactions (including joint ventures and disposals of business); and
- Compliance with legal (including dealing with claims), regulatory and other good governance obligations;

This list is not exhaustive and may be updated from time to time as business needs and legal requirements dictate. Some of the personal data that we maintain will be kept in paper files, while other personal data will be included in computerized files and electronic databases.

Who might my personal data be shared with?

Your personal data will be made available for the purposes mentioned above and only to responsible management, human resources, accounting, audit, compliance, information technology and other corporate staff. It may also be made available to third parties providing relevant services to us, such as Paradigm Partners LLP, who provide us with certain support services, including regulatory support.

Certain personal data will also be reported to government authorities where required by law and for tax or other purposes. Personal data may also be released to external parties as required by legislation, or by legal process, as well as to companies you authorise us to release your personal data to. We will not sell your personal data to any third party.

Direct marketing

We may wish to provide you with information about new products, services, promotions, and other information in which we think you may be interested. We may send you such information by postal mail, fax and telephone; unless you have registered with the appropriate Preference Service (we would be grateful if you could let us know if this is the case). If you purchase a product from us we may retain your address for future mailings. If you do not want your information used for direct marketing purposes at any time, please contact our customer services department by e-mail at info@afm.org.uk or by telephone on 0151 949 1666 to let us know and we will not send you any direct marketing.

E-mail marketing

We would also like to provide you with the above information by e-mail. However, we appreciate that e-mail “spam” has become a problem in recent years. If you are a customer or you have previously asked us for information on our products:

- We may contact you regarding your purchase or other matters regarding transactions between us, or your customer relationship with us, or send you information on our products by e-mail, unless you have asked us not to do so; and

- We may also use your e-mail address to send you information about our products and services that we think may be of interest to you by way of informational e-mails, unless you have asked us not to do so.

A consent tick box is provided at the end of this form for you to indicate your preference to receive e-mail marketing. If you decide at any time that you no longer wish to receive marketing e-mails from us, please email us at info@afm.org.uk.

Your right to review and amend personal data

You have the right to review your personal data and sensitive personal data held by us and have any inaccurate information about you corrected. If you wish to do so, or to notify a change in your details, please contact The Data Protection Officer on 0151 949 1666 or in writing at Alpha Financial Management Limited, 22 Stuart Road, Waterloo, Liverpool L22 4QS. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

How to request that we cease processing your personal data

If at any time you wish us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 0151 949 1666 or in writing at Alpha Financial Management Limited, 22 Stuart Road, Waterloo, Liverpool L22 4QS.

PLEASE SIGN AND RETURN TO THE FIRM

Clients Consent

Data Protection

How to withhold your consent to us processing your data

Please tick this box if you do **not** consent to us processing any sensitive personal data.

Please tick this box if you **are** happy for us to contact you for marketing purposes by e-mail.

Your Consent

By signing below you are confirming that you accept the terms of the Notice: "Data Protection Statement". Before doing so, please contact us if you have any queries or concerns regarding the contents of this Notice

Conflicts of Interest Declaration

I have read and understood the information above. I have given due consideration to this information in deciding whether to invest in this particular investment.

Consent to Client Agreement

This is our standard agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

I/We agree that this client agreement will come into effect from the date of issue.

Client Signature(s): _____

Client Name(s): _____

Date of Signature: _____