



# **CHAMBERS IFA LTD**

INDEPENDENT FINANCIAL ADVISORS

27 Gay Street, Bath, BA1 2PD

Tel: 01225 428444 Fax: 01225 428445

## **TERMS OF BUSINESS**

**Chambers IFA Ltd is an independent adviser and will act on your behalf in advising you on life assurance, pensions and investments from different companies.**

### **Investment Services**

Chambers IFA Ltd is permitted to arrange (bring about) deals in investments and advice on investments. The particular investment types relate to life assurance, pensions, investments in authorised collected investment schemes, Unit Trusts, PEPs and ISAs. We also advise on non-regulated investments and non-readily realisable investment schemes.

With regard to investments that we have arranged for you, these will not be kept under review but we will advise you upon your request. However, 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.

Chambers IFA Ltd 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.

-----

### **Material Interests**

Chambers IFA Ltd offers independent advice, but occasions can arise where we or one of our other clients will have some form of interest in business being transacted for you. If this happens or we become aware that our interest 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.

-----

### **Termination Of Authority**

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 and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms of business unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees which may be outstanding.



# **CHAMBERS IFA LTD**

INDEPENDENT FINANCIAL ADVISORS

27 Gay Street, Bath, BA1 2PD

Tel: 01225 428444 Fax: 01225 428445

## **TERMS OF BUSINESS**

---

### **Financial Services Compensation Scheme**

If you make a valid claim against (Chambers IFA Limited) in respect of the investments we arrange for you and we are unable to meet our liabilities in full, you may be entitled to redress from the Financial Services Compensation Scheme, details of the cover provided by the Financial Services Compensation Scheme are given in a leaflet which we will send you at your request. Further information is available from the Financial Services Authority and the Financial Services Compensation Scheme.

---

### **Complaints**

If you should have any complaint about the advice you receive or a product you have bought please write to Steven Andrews at Chambers IFA Ltd at (27 Gay Street, Bath, BA1 2PD, 01225 428444). If following our subsequent investigation and response you are still not satisfied you may contact the Financial Ombudsman Service. Full details are contained within our internal compliance procedure, which is available to you on request at any time.

---

### **Right to Withdraw**

In the case of a non-packaged product ISA or PEP recommended we will inform you in writing of any right to withdraw or cancel you may have or, if it is the case, we will inform you in writing that no such rights will apply.

---

### **Clients Risk**

You are advised that because investments can fall as well as rise, you may not get back the full amount invested. Past performance is not necessarily a guide to future performance.

---

### **Disclosure of Clients' Personal Data**

Where investment business services are provided to Chambers IFA Limited by third parties then circumstances may arise which warrant the disclosure of more than just your basic contact details. On these



# **CHAMBERS IFA LTD**

INDEPENDENT FINANCIAL ADVISORS  
27 Gay Street, Bath, BA1 2PD  
Tel: 01225 428444 Fax:01225 428445

## **TERMS OF BUSINESS**

occasions such as processing business, and obtaining compliance and regulatory advice you agree that personal information held by Chambers IFA Ltd may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to such third parties. You agree that this information may be transferred electronically, e.g. e-mail. You also agreed that ourselves or any such third party may contact you in future by means of communication which we consider appropriate at the time.

You also agree that we or any such company may contact you in future by any means of communication which we consider appropriate at the time.

-----

### **Payment for Services**

We normally derive our income from commission paid to us by life assurance companies and the operators of collective investment schemes through which investments are made. We shall tell you the amount of commission payable to us on any such investment.

If we receive a commission or other form of benefit from the insurer of a security or from another intermediary, we will inform you, but we will not tell you its amount unless you ask us to do so.

Alternatively, if you or we propose to operate a fee basis, we will agree its basis, frequency and method with you in writing before we carry out any chargeable work. Should we receive commission from any third party in relation to transactions arranged for you, we will offset the amount received against any fees due.

-----

### **Accounting to You**

Unless in exceptional circumstances, we will confirm to you in writing the basis or our reason for recommending the transaction executed on your behalf.

We will also make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. 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 to you.

-----



# **CHAMBERS IFA LTD**

INDEPENDENT FINANCIAL ADVISORS  
27 Gay Street, Bath, BA1 2PD  
Tel: 01225 428444 Fax:01225 428445

## **TERMS OF BUSINESS**

### **Investment Objectives & Restrictions**

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