

How We Charge for Our Services and Terms and Conditions

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Advanta Wealth: Advanta Wealth Ltd
is authorised and regulated by the
Financial Conduct Authority.

Company registration no.: SC433830.

Registered Office: Ailsa Court,
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How We Charge for Our Services

Consultation

Advanta Wealth Ltd provides a transparent charging structure to enable you to see clearly what you are paying for. We are always happy to offer our prospective clients an initial discussion at our expense, whereby you are not obligated to engage with us further.

We offer both initial and on-going services, and our advice will also consider any restrictions that you wish to place on the type of products you would be willing to consider. If you do not want to discuss a particular area of financial planning, or you want to exclude an area from the advice given, we can exclude it if you instruct us to do so; this may of course have a bearing on our advice to you.

Our fees are based on the following services:

Structuring your Financial Affairs - understanding your needs, research, making recommendations, arranging contracts and implementation of a financial plan.

Effecting an appropriate Investment Strategy – developing and implementing an appropriate investment strategy.

Reviews of your plans and circumstances.

We will confirm the anticipated costs in writing, prior to us commencing the implementation of our recommendations. Our services are normally exempt from VAT but we will always tell you if you have to pay VAT before we undertake any work for you.

Understanding and Analysis

Once we have decided to work together, we will gather personal and financial information from you whilst also discussing and agreeing your financial goals. It is therefore important that the information provided to us is up to date, complete and accurate.

It is our policy to ask clients to read our “Terms and Conditions” prior to undertaking any chargeable work to avoid any confusion later. We will discuss your payment options with you and answer any questions you have.

Initial Advice and Implementation – Lump Sum Investments

Our initial advice and implementation fees are based on a percentage of the anticipated investment and/or transfer.

Structuring your Financial Affairs

A holistic financial planning service to ensure the use of suitable products and wrappers as part of a portfolio building exercise appropriate to your circumstances, whilst concurrently maximising available personal tax allowances and reliefs, where possible.

The initial fee for Structuring your Financial Affairs is a one-off charge of 2% of the amount invested. E.g. 2% per £250,000 would equate to a fee of £5,000.

Effecting an appropriate Investment Strategy

There is a choice of four investment strategies, with service levels determined by the amount of involvement you seek:

- The **Governed Portfolio** investment strategy aims to match the volatility of returns for an agreed level of risk.
 - The initial fee for implementing the Governed Portfolio is a one-off charge of 3%. E.g. 3% per £250,000 would equate to a fee of £7,500.
 - The Governed Portfolio is delivered as an advised service; Advanta Wealth must seek and obtain your authority to restructure the portfolio each time the formal review of the Investment Committee is completed. Until we receive your authority, we cannot make the required changes and as a result, your portfolio may diverge from your stated risk profile and asset allocation.
- The **Managed Portfolio** investment strategy allows us to appoint an investment manager on your behalf to manage your portfolio on a discretionary basis.
 - The initial fee for implementing the service is a one-off charge of 3%. E.g. 3% per £250,000 would equate to a fee of £7,500.
 - The Managed Portfolio service provides Advanta Wealth with your permission and authority to instruct an investment manager to purchase and make changes to the portfolio as and when the need is identified on discretionary basis.
- The **Advised Portfolio** investment strategy aims to identify a multi asset fund matching your risk profile and investment horizon.
 - The initial fee for implementing the Advised Portfolio is a one-off charge of 2%. E.g. 2% per £250,000 would equate to a fee of £5,000.
- The **Self-Select** investment strategy allows you to choose your own investments.
 - The initial fee for implementing the Self-Select strategy is a one-off charge of 1%. E.g. 1% per £250,000 would equate to a fee of £2,500.

Initial Advice and Implementation – Regular Savings

Our initial charges for implementation of a regular savings contract (where contributions are made on a monthly, quarterly or annual basis), can be deducted from the product in instalments (where the provider is able to offer this facility). This is 50% of the 1st years' contributions. For example, if you pay £300 per month into a pension or savings product, the total cost of our initial service to set up the product is £1,800 so each month £150 is invested and £150 pays our initial fees.

If the regular contributions to your plan are cancelled before the charge has been paid in full we will request you pay the full payment of any outstanding balance of the charges for our services.

Should you both transfer a current plan and concurrently invest in a regular contribution contract, we will charge for the implementation of each contract as detailed above, though we will deduct the regular premium charge as a lump sum from the transferred value or previously established product, where possible.

Defined Benefit Pension Transfers

If you would like us to advise you on whether to retain or transfer a Defined Benefit (DB) Pension, we will start by completing a detailed process of education and explanation of the benefits provided by this type of pension. It is our view, and the view of the FCA, that the vast majority of people are best served retaining the valuable guaranteed benefits provided within a DB pension.

We are subject to special rules on how we charge for advice on DB pensions. The fee for this service is 5% of the transfer value and the fee must be the same whether we recommend that you transfer or retain the pension.

For example, if you have been offered a transfer value of £300,000, then the charge for our advice will be 5% (£15,000) of that amount regardless of the outcome of our advice. Should we recommend that you retain the pension, the fee will need to be paid from funds other than the pension being discussed and we are required by regulation to ensure that this fee is paid.

Paying our initial charges

Our initial charges are payable on completion of our work and must be settled within 28 business days. Payment can be made either by:

1. Cheque, card or electronic transfer (we do not accept payments by cash);
2. Via deductions from the financial product(s) that you invest in (where available);

If you select option 2 we will discuss how it works and the implications of using this payment method with you prior to putting it in place.

On-Going Adviser Charges

Our on-going servicing ensures your personal recommendations remain suitable by being conducted at least annually. The timing and frequency of your reviews will be agreed with your adviser. This service is ordinarily conducted as a face to face meeting but can be conducted at distance via telephone or video conferencing and a written review report and portfolio valuation will be provided. We offer three levels of on-going service:

Governed

Ideal if you

- Require a holistic financial planning service to your financial life which keeps up to date with your changing circumstances;
- Would like an adviser to look after your needs;
- Wish to benefit from oversight and governance of your investments by our Investment Management Committee to ensure that they continue to meet the agreed objectives and risk appetite.

Services Include

- An annual review with an adviser to discuss your on-going objectives, changes in circumstance and attitude to risk;
- Telephone contact with an adviser where your circumstances change throughout the year;
- An annual personalised suitability assessment and review document setting out and including but not limited to: the portfolio's performance over the previous 12 months, benchmark comparison and information, asset allocation confirmation, Fund information, detailed risk information and risk descriptions as well as portfolio updates;
- Access to our online investment portal for you to keep up to date with the value of your investments;
- Liaising with and referring you to other professionals such as accountants, lawyers or wills, tax and trust specialists as required;
- The support of our Technical and Administrative staff by telephone and e-mail as and when required;
- A personalised recommendation to change or rebalance your portfolio where we believe this is in your best interests;
- Asset allocation models which are reviewed periodically to ensure the levels of risk still match your attitude to risk;
- Regular reviews of your portfolio to ensure the underlying investments remain in-line with your appetite for risk volatility and capacity for loss;
- Maintenance of an investment strategy for your portfolio that keeps investments in line with the levels of risk that you are comfortable with;

- Communication regarding portfolio changes detailing the Investment Management Committee's reasons and justifications for changes.

On-going fee

- 1% of the value of the investment portfolio per annum;
- For example, for each £250,000 that is invested in the portfolio, our on-going fee would typically be 1% per £250,000, which would equate to a fee of £2,500 per annum;
- The minimum annual fee for this service is £1,000 per annum.

Managed

Ideal if you

- Require a holistic financial planning service to your financial life which keeps up to date with your changing circumstances;
- Would like an adviser to look after your financial planning needs;
- Wish to benefit from the management, oversight and governance of your investments by an investment manager who will make and implement investment decisions on your behalf to ensure that they continue to meet the agreed objectives and risk appetite.

Services Include

- An annual review with an adviser to discuss your on-going objectives, changes in circumstance and attitude to risk;
- Telephone contact with an adviser where your circumstances change throughout the year;
- An annual personalised suitability assessment and review document setting out and including but not limited to: the portfolio's performance over the previous 12 months, benchmark comparison and information, asset allocation confirmation, Fund information, detailed risk information and risk descriptions as well as portfolio updates;
- Access to our online investment portal for you to keep up to date with the value of your investments;
- Liaising with and referring you to other professionals such as accountants, lawyers or wills, tax and trust specialists as required;
- The support of our Technical and Administrative staff by telephone and e-mail as and when required;;
- Regular reviews of your portfolio to ensure the underlying investments remain in-line with your appetite for risk volatility and capacity for loss;
- Communication regarding portfolio performance, market commentary and changes detailing the reasons and justifications for changes.

On-going fee

- 0.75% of the value of the investment portfolio per annum;
- For example, for each £250,000 that is invested in the portfolio, our on-going fee would typically be 0.75% per £250,000, which would equate to a fee of £1,875 per annum;
- The minimum annual fee for this service is £1,000 per annum.

Advisory

Ideal if you

- Require a financial planning service, using our research, that ensures a regular review of your financial life to ensure any products we keep under review continue to meet your needs and objectives.
- Would like an adviser to look after your needs;

Services Included

- An annual review with an adviser to discuss your on-going objectives, changes in circumstance and attitude to risk;
- Telephone contact with an adviser where your circumstances change throughout the year;
- An annual personalised suitability assessment and review document setting out and including but not limited to: the portfolio's performance over the previous 12 months, benchmark comparison and information, asset allocation confirmation, Fund information, detailed risk information and risk descriptions as well as portfolio updates;
- Access to our online investment portal for you to keep up to date with the value of your investments;
- Liaising with and referring you to other professionals such as accountants, lawyers or wills, tax and trust specialists as required;
- The on-going support of our Technical and Administrative staff by telephone and e-mail as and when required;
- A personalised recommendation to change or rebalance your portfolio where we believe this is in your best interests;

On-going fee

- 0.75% of the value of the investment portfolio per annum;
- For example, for each £250,000 that is invested in the portfolio, our on-going fee would be 0.75% per £250,000, which would equate to a fee of £1,875 per annum;
- The minimum annual fee for this service is £750 per annum.

Self-Select

Ideal if you

- Require a product recommendation where you would like to select your own underlying investments.

Services Included

- An annual review with an adviser to discuss your on-going objectives, changes in circumstance and attitude to risk;
- Telephone contact with an adviser where your circumstances change throughout the year;
- An annual personalised suitability assessment and review document setting out and including but not limited to: the portfolio's performance over the previous 12 months, benchmark comparison and information, asset

allocation confirmation, Fund information, detailed risk information and risk descriptions as well as portfolio updates;

- Access to our online investment portal for you to keep up to date with the value of your investments;
- Liaising with and referring you to other professionals such as accountants, lawyers or wills, tax and trust specialists as required;
- The on-going support of our Technical and Administrative staff by telephone and e-mail as and when required;

On-going fee

- 0.50% of the value of the investment portfolio per annum;
- For example, for each £250,000 that is invested in the portfolio, our on-going fee would be 0.50% per £250,000, which would equate to a fee of £1,250 per annum;
- The minimum annual fee for this service is £500 per annum.

The amount of on-going charges may increase as the size of your fund grows.

Paying our on-going charges

Payment of on-going charges can be made either by:

1. A regular fee, paid by standing order;
2. Deduction from your investments on a pre-agreed basis.

On-going services can be cancelled at any time by simply informing us in writing but please note that we reserve the right to charge you for services provided prior to cancellation. A notice period to the end of the calendar month is required, including payment of fees to the end of the calendar month.

Disclosure of Fees

You will be provided with a written summary of our advisory costs should you proceed with any recommendations we make, and we will only begin to implement these once you give your authority to proceed by signing our Client Agreement document.

Protection Planning

We advise on non-investment protection products e.g. term assurance, income protection and critical illness from a range of insurers.

We will normally receive commission from the insurance provider when we set up an insurance product for you. Where we are paid commission by a provider, we will tell you the amount before we carry out any business for you. 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. Any commission we receive from the product provider can be used to offset any fees. Any surplus will be refunded to you.

Advanta Wealth Ltd reserves the right to receive commissions in a single lump sum, or monthly over a 24 or 48-month period. For example, if the regular premium on a policy is £50 p.m., the provider may pay a commission of circa £1,200. Lump sum commissions are generally discounted by the providers by 15%, and therefore in this example a total commission of £1,020 would be paid.

Should you subsequently cease to pay premiums on a regular premium contract and we reserve the right to charge you a fee representing this proportion of our commission that we are due, or have to refund to the provider, for a period of up to four years after commencement of the policy. We will not charge any such fee if you exercise your right to cancel in accordance with any cancellation notice sent to you by the life insurance company.

Terms and Conditions

Introduction

The following sets out our Terms and Conditions upon which we will provide you with services relating to regulated financial advice. These constitute a legally binding contract between you and us, which you accept by signing our Client Agreement document, which will be provided once you authorise us to proceed.

Your status

Unless we notify you in writing to the contrary, we will be treating you as a “retail client” for regulated business. This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service.

Any advice or recommendations we offer to you will only be given after we have assessed your needs and considered your financial objectives, attitude to risk and capacity to bear any losses as well as the services you need and the cost of investing. It is therefore important that the information provided to us is up to date, complete and as accurate as possible. We will keep accurate records of the information you provide to us in line with regulatory requirements, but our advice could be compromised should you fail to disclose important information to us during the advice process.

We will also take into account any restrictions that you wish to place on the types of products or investment strategy you would be willing to consider. If you do not want to discuss a particular area of financial planning, or you want to exclude an area from the advice given, we can exclude it, if we are instructed to do so. This may of course have a bearing on the advice that may be given.

Our financial planning service for pensions and investments

We provide an independent advice service. We will consider a range of regulated products from the available market that can meet the investment objectives of a retail client, but we will only provide a recommendation to you when we know the product is suitable for your personal circumstances.

The services that you have selected, and the associated charges will be fully disclosed and confirmed in writing prior to us commencing the implementation of any products or services. We offer both initial and on-going services.

The charges for our services are set out in ‘How We Charge for Our Services’. We will not charge you until we have discussed your payment options and agreed with you how we are to be paid. We will also let you know if there are any other costs that are connected with the services we provide to you.

We will confirm to you in writing the basis of our reason for recommending the products arranged on your behalf. A Suitability Report will be provided prior to the conclusion of the contract and will include your stated objectives and our recommendations. It will also explain the reasons for our recommendation. We will provide details of any special risks associated with the recommended products.

Accompanying the Suitability Report will be a fully personalised Client Agreement which will set out all of the anticipated costs over the next 12-month period associated with any recommendation that we may make.

Our on-going services

Our on-going services are optional, and we will only provide an on-going service where we have agreed this in advance and provided you with a written confirmation of the nature and costs of these services in our Client Agreement. The charging structure for these services is set out in 'How We Charge for Our Services' as part of this document. Any products or services we have arranged for you will only be kept under review as part of an agreed on-going service agreement. We will not review your investments if we have not agreed an on-going service with you.

Where our charges are based on a percentage of your investments, the amount of on-going charges will increase or decrease as the size of your fund changes.

Our obligations

Where we agree to provide you with a service that includes an on-going review of the suitability of the investments we have recommended, we will carry out this review at least annually. To do this we will need to make contact with you to assess whether the information we hold about you remains accurate and up-to-date. We will issue you with a report setting out the results of our assessment and any updated recommendations.

We will make every effort to contact you for our annual review. Where we have not been able to contact you following a number of attempts, we will send you a review of your holdings based on the assumption that there have been no changes to your circumstances and objectives from our last meeting. Where we have not been able to contact you for two full review years, we reserve the right to terminate the on-going review service and will not provide any further assessment of the suitability of your investments.

Conflict of Interest

We will endeavour always to act in the best interests of our clients. However, circumstances can arise where we or one of our other clients may 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 ask for your consent to proceed before we carry out your instructions and detail the steps we will take to ensure fair treatment.

Best execution

In transmitting investment applications on your behalf to third parties, we will take all sufficient steps to ensure that we obtain the best possible result for you. This is referred to as 'best execution'.

We only accept instructions in writing (paper or electronic means) to aid clarification and avoid future misunderstandings. Please note we will not act on oral instructions to avoid any possible misunderstandings.

Protecting your personal information

Your personal information is important to us and to provide our services properly we'll need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services. We will endeavour to take all due care to protect this information.

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 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 data.

Anti-money laundering

We are required by the anti-money laundering regulations to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose, we use electronic identity verification systems and we will conduct these checks from time-to-time throughout our relationship, not just at the beginning.

Other benefits we may receive

From time to time we may attend training events funded and / or delivered by product providers, fund managers and platforms. We will only attend these events where we believe they can enhance our knowledge and ultimately therefore enhance the quality of service we provide to our clients. Further details are available on request.

Communicating with you

We may communicate with you by telephone, post, e-mail or in person. In certain circumstances, we may ask you to confirm any instructions in writing prior to implementation. All our communications with you will be in English.

Cancellation

Termination of this Agreement

You or we may terminate this agreement and our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing will take effect from the date of receipt to the end of the calendar month. Any on-going servicing fees for the notice period to the end of the calendar month will still be charged as detailed in 'How We Charge for Our Services'.

Termination is without prejudice to any transactions already initiated which will be completed according to this agreement unless otherwise agreed in writing. You will be liable to pay for any services provided prior to termination and any fees outstanding, if applicable.

This agreement shall commence once it has been signed by all parties and shall remain in force until terminated in accordance with this section.

Product cancellation rights

Full details of the products we recommend to you including, for example, the minimum duration of the product, information on your right to cancel or whether no right to cancel exists, and any other early termination rights and penalties, will be covered in the relevant product disclosure information you will receive before the conclusion of any contract.

In most cases you can exercise a right to cancel by withdrawing from the contract. In general terms you will normally have a 30-day cancellation period for a life, protection, payment protection or pension policy and a 14-day cancellation period for all other policies.

Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which will be provided to you.

If you cancel a single premium contract, you may suffer a loss of capital caused by market movements during the period in which you are invested. This means that, in certain circumstances, you might not get back the full amount you invested, or any growth accrued if you cancel the policy.

In other circumstances, such as with Defined Benefit or Occupational pension transfers, it may not be possible to reverse a transfer even if this is within the cancellation period.

Amendments

From time to time it may be necessary to amend the terms set out in this agreement where it is not necessary to issue a new agreement. If this is the case, we will write to you with the details at least 20 business days prior to changes taking effect.

How you are protected

Advanta Wealth Ltd is authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, London E20 1JN. Our Financial Services Register number is 605977. Our permitted business is advising on and arranging pensions, savings and investment products, non-investment insurance contracts and mortgages. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk

Complaints

If you are dissatisfied with a recommendation or are unhappy with the service we have provided, you are entitled to make a complaint. We have a complaints procedure that is available on request. If you wish to register a complaint, please contact us:

In writing	Customer Care Team, Advanta Wealth Ltd, Ailsa Court, 121 West Regent Street, Glasgow, G2 2SD
By phone	020 3668 7480
By e-mail	customercare@theadvantagroup.co.uk

Please be assured we treat complaints seriously. For your further protection if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ('FOS'). Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

Limit to Our Liability

In the event of any complaint or legal claim in relation to a service we have provided to you, our liability will be limited to the minimum level of cover required under Professional Indemnity Insurance from the rules as set out by the Financial Conduct Authority at the time of engaging our services.

Financial Services Compensation Scheme

We are also covered by the Financial Services Compensation Scheme ('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.

We may also, on occasion, advise on other financial products which are not regulated by the Financial Conduct Authority (FCA). The Financial Services Compensation Scheme does not apply to any of these products and we will tell you about this within our Suitability Report.

Further information about these amounts and limits for all other product types are available from the FSCS at www.fscs.org.uk

Client money

Advanta Wealth Ltd is not permitted to handle client money and we cannot accept a cheque made out to us (unless it is in respect of fees due to us for services rendered) or handle cash.

General

Discretionary Management

Advanta Wealth may as appropriate recommend the use of a Discretionary Investment Manager (DIM) to manage your investments on a discretionary basis via an Agent as Client agreement. This could include being recommended to a DIM that is a connected party to Advanta Wealth. This will mean that the DIM will monitor your portfolio and make investment decisions on your behalf, while acting within the mandate provided to them by Advanta Wealth. The DIM will treat Advanta Wealth as their client for the purposes of communication and from a regulatory stand point, meaning Advanta Wealth will be responsible for ensuring that the DIM continues to offer the best service to you. The DIM will classify Advanta Wealth as their Professional Client. The result of Advanta Wealth being categorised as a Professional Client are as follows:

a. Suitability & Appropriateness

When managing investments on behalf of a professional client, the DIM is entitled to assume that, in relation to the products, transactions and services provided, Advanta Wealth have the necessary level of experience and knowledge in order to understand the risks involved in the transaction or in the management of the investments.

Advanta Wealth will treat you, our Investor, as a retail client. Under the regulatory system we are required to obtain and consider the following information in relation to you.

- Your knowledge and experience in the investment field relevant to the specific type of investment or service
- Your financial situation, and
- Your investment objectives

Where we recommend You use the services of a DIM, we will ensure that the services of the DIM are suitable for you at outset and on an ongoing basis.

b. Communication with clients

The way in which a DIM may communicate with professional clients (about itself, its services and products, and its remuneration) may be different from the way in which the firm communicates with retail clients. A firm's obligations in respect of the level of detail, medium and timing of the provision of information are different depending on whether the client is a retail or professional client.

Although the DIM may treat Advanta Wealth as a Professional Client, we will treat you, our investor, as a retail client. We will ensure that the risks of any Discretionary Investment Management Service we select is explained to you clearly and the risks are clearly disclosed.

c. Costs & Charges

information provided on costs and associated charges may not be as comprehensive for professional clients as it must be for retail clients.

Advanta Wealth will provide you with clear information on the costs and charges of any services we provide you as well as the costs and charges involved in any DIM Service we may select.

Under the regulatory system, we are obliged to provide you aggregated costs and charges disclosure on an annual basis. This will include all the costs and charges of investments that we have arranged for you or recommended. The costs and charges of the DIM would be included in this disclosure.

d. Disclosure of Risks

The DIM is entitled to assume that, as a Professional Client, we have the requisite knowledge and experience to understand the risks involved in investing.

Although the DIM may treat Advanta Wealth as a Professional Client, Advanta Wealth will treat you, our investor, as a retail client. We will ensure that we assess your knowledge and experience in the investment field relevant to the specific type of investment or service we may recommend. We will also ensure that the risks of any DIM service we recommend are explained to you clearly.

e. Financial Ombudsman Service (FOS)

The FOS handles between financial services companies and their customers that they have been unable to resolve.

The services of the FOS in the UK will not be available to Advanta Wealth as Professional Clients meaning that we will not be able to take a complaint on your behalf to the FOS against the DIM.

Given that you have no direct contractual relationship with the DIM you may not be able to take your complaint about services that they have provided to the FOS. We will retain responsibility for the suitability of your investments and your continued right to recourse through the FOS against Advanta Wealth remains unaffected.

Advanta Wealth operate our own complaints procedure, a copy of which is available on request. Should you wish to make a complaint about the DIM we recommend you would need to complain to us in the first instance.

Jurisdiction

This agreement is governed by and should be interpreted in accordance with English law and you agree to submit to the exclusive jurisdiction of the English Courts.

Legal and accounting advice

Neither our firm nor our employees are qualified to render legal or accounting advice or to prepare any legal or accounting documents. It is hereby 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.

Third Party Referrals

As part of our service we may decide to refer you to a third party for specialist advice. We will only do this if we think it is a suitable solution for you. We will explain to you in writing why we have recommended a specific company or service. We are not party to any agreement you may enter into with a third party. Advanta Wealth Ltd will not be liable for any loss (financial or otherwise) that you may suffer as a result of any products or services you enter into as a consequence of this introduction.

Investment Performance and Risks

Please be aware that investments can fall, as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance. Specific warnings relevant to the investments, investment strategies or other products we recommend will be confirmed to you in your suitability report. Under the terms of this agreement we may, if appropriate, advise you on investments which are not readily realisable. We would draw your attention to the risks associated with these investments as there may be a restricted market for them. In some circumstances it

may therefore not be possible to deal in the investment or obtain reliable information about its value.

Specific warnings relevant to the investments, investment strategies or other products we arrange are provided in the relevant product literature that will be provided.

Providing information to your insurer

Your insurance / protection cover is based upon the information you provide to the insurance company. 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.

If you have a question or concern about any aspect of our services, please contact us at:

Telephone: 020 3668 7480

E-mail: enquiries@theadvantagroup.co.uk

Website: www.advantawealth.co.uk

Address (London): Advanta Wealth Ltd, 130 Buckingham Palace Road, London, SW1W 9SA

Address (Glasgow): Advanta Wealth Ltd, Ailsa Court, 121 West Regent Street, Glasgow, G2 2SD