



**Kingsbridge**

Wealth Management

# Client Agreement

10 Kingsbridge Copse, Newnham, Hook, Hampshire, RG27 9AP

**T** 01256 767788 **E** [info@kingsbridgewealth.co.uk](mailto:info@kingsbridgewealth.co.uk) **W** [www.kingsbridgewealth.co.uk](http://www.kingsbridgewealth.co.uk)

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## 1. Our Client Agreement

### 1.1 Our Regulatory Status

Kingsbridge Wealth Management Ltd is Authorised and Regulated by the Financial Conduct Authority. The Financial Conduct Authority (FCA) regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768. Our Financial Services Register number is 745085.

### 1.2 Our Services

Kingsbridge Wealth Management Ltd is able to act on your behalf, in advising you on pensions, investments and non-investment insurance contracts.

We provide independent investment advice. We will consider a range of regulated products from the available market that 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.

You should be aware that investments carry varying degrees of risk and as their underlying value can fall as well as rise you may not get back the full amount invested.

For Non-investment protection contracts we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair analysis of insurers for term assurance, income protection and critical illness.

Full details of the products we recommend will be confirmed in the product literature you will receive before it is arranged. We will inform you if any investment we recommend restricts future access to your capital.

### 1.3 How we classify you

Unless we notify you in writing to the contrary, we will be treating you as a "retail client" for investment 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 recommendation(s) 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. 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.

### 1.4 Amendments

From time to time it may be necessary to amend the terms in this agreement where it is not necessary to issue a new agreement. If this is the case we will write to you with details of the changes at least twenty eight (28) business days before they are due to take effect.

### 1.5 Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. Our clients' interests are paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you.
- not place our interests above yours.
- communicate clearly, promptly and without jargon.

## 1.6 How you are protected

We are covered by the Financial Services Compensation scheme (FSCS). If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. For investment business you will be covered up to a maximum of £50,000.

Further information about these amounts and limits for all other product types are available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>.

## 1.7 If you have a complaint

If you wish to register a complaint, please write to The Managing Director, Kingsbridge Wealth Management Ltd, 10 Kingsbridge Copse, Newnham, Hook, Hampshire, RG27 9AP or telephone: 01256 767788.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4567.

## 1.8 How we verify your identity

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 may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning. Until the necessary identity checks have been obtained we may withhold any proceeds of sale or delay submitting any investment or transfer.

## 1.9 Your cancellation rights

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, pure protection, payment protection or pension policy and a 14 day cancellation period for all other policies. For investments this will typically start when funds are invested and for pure protection policies this will normally begin when you are informed that the contract has been concluded or, if later, when you have received the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product information issued to you.

If you cancel a single premium contract, you may incur a loss due to market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

## 1.10 VAT

Under current legislation our services are not subject to VAT but should this change in future and VAT becomes payable, we will notify you before conducting any further work.

## 1.11 Client money

Kingsbridge Wealth Management Ltd is not permitted to handle client money and we cannot accept a cheque made out to us (unless it is in respect of an item for which we have sent you an invoice) or handle cash.

## 1.12 Documentation

We will endeavour to make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. All policy documents will be forwarded to you as soon as practicable after we receive them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you. We will issue all communications in English, unless agreed otherwise.

## 1.13 Your Instructions

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.

## 1.14 Material Interest

We will act honestly, fairly and professionally known as conducting business in 'Client's best interest' regulations. Occasionally situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your interest, 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. Where this cannot be achieved, we will not conduct the business.

In accordance with the rules of our regulator, The Financial Conduct Authority, we are prohibited from accepting any payment (commission or other non-monetary benefits) which is likely to conflict with the duty of the firm to its clients.

## 1.15 Benefits we may receive

Under the rules of our regulator the FCA, we cannot accept payments or benefits from other firms (e.g. product providers) that may conflict with our duty to act in our clients' best interest.

From time to time we may attend training events funded and/or delivered by product providers, fund managers and investment platforms. These events are designed to enhance our knowledge and ultimately therefore enhance the quality of service we provide to our clients. Please ask us if you would like further details.

## 1.16 Law

This client agreement is governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

## 1.17 Force Majeure

Kingsbridge Wealth Management Ltd shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

## 1.18 Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period of charges for services shall be settled to that date.

In the event that we are required to carry out administrative tasks after termination of our agreement, we reserve the right to apply an hourly charge in relation to such tasks. You should also be aware that there may be instances where we remain eligible for the receipt of income from your fund (known as legacy income) even if you no longer require us to provide an ongoing service to you.

## 2. Fee Agreement & Service Engagement

This is our standard Service Proposition & Client Agreement upon which we intend to rely. For your own benefit and protection, you should read the document carefully before signing. If you do not understand any point please ask for further information.

### INITIAL ADVICE FEES

**Financial Plan/Recommendation Fee:**

Hours	Hourly Rate	Fee

**Arrangement & Implementation Fee:**

Investment/Transfer amount	Note: Minimum Fee of £1,500 (£2,500 for Final Salary transfer advice)	Fee	
		%	£*

Regular contribution amount	Fee	£	
Number of instalments	Instalment amount		

**Preferred Payment Method for Initial Fees:**

Facilitated from the investment:

By direct payment:

\*Please note that when the arrangement and implementation fee is based on a % then the '£' could vary depending on the final fund value invested or transferred.

**Protection/Structured Deposit Products: I understand that this advice may lead to the recommendation of a commission paying financial product and that the commission will be paid for from product charges.**

**ONGOING SERVICE LEVEL, CHARGES AND PAYMENT METHOD****Wealth Premium**

I/we agree to the fee for this service of .....% of the value of the relevant investments, subject to a minimum of £5,000pa.

**Wealth Management**

I/we agree to the fee for this service of .....% of the value of the relevant investments, subject to a minimum of £2,500pa.

**Financial Planning**

I/we agree to the fee for this service of .....% of the value of the relevant investments, subject to a minimum of £1,750pa.

**Transactional**

I/we agree that no ongoing service or fee applies.

**Preferred Payment Method for Ongoing Adviser Fees:**

Facilitated from the investment:

By direct payment:

I/We agree to the Financial Plan/Recommendation Fee and, where appropriate, the Arrangement & Implementation Fee as outlined above and agree to the method of payment.

I/We agree to the payment of the ongoing service charge above and the method of payment.

I/We understand that if I/we ask Kingsbridge Wealth Management Ltd to commence work on my/our behalf and subsequently decide against taking the advice offered, or withdrawal from the advisory process, or cancel a policy which results in a repayment of the commission, then Kingsbridge Wealth Management Ltd will charge me/us for their time.

I/We can confirm I/we have been issued with a copy of Kingsbridge Wealth Management Ltd's 'Customer Privacy Notice'.

**Signatures:**

Client Name:

Spouse/Partner:

Signature:

Signature:

Dated:

Dated:



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