

Terms of Business

Crawford Scott Ltd
214 London Road
Hadleigh
Essex
SS7 2PD



The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

Crawford Scott Ltd are independent advisers and will act on your behalf in advising you on investments, pensions, mortgages, life assurance & non investment insurance from different companies.

Services

- Crawford Scott Ltd is permitted to arrange (bring about) deals in **investments** and advise on investments. The particular investment types relate to life assurance, pensions, investments in authorised collective investment schemes, Unit Trusts, PEPs and ISAs and in limited circumstances may include unregulated collective investment schemes.

With regard to investments, which 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.

- Crawford Scott Ltd is permitted to advise on and arrange (bring about) regulated **mortgage** contracts. Home Reversion Schemes are not regulated by the Financial Services Authority.
- Crawford Scott Ltd is permitted to advise on and arrange (bring about) **non-investment insurance** contracts.

Crawford Scott Ltd does not handle client's 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

Crawford Scott 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 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.

Client's Instructions

We require our clients to give us instructions in writing (which shall include fax. transmission) to avoid possible disputes. We will, however, accept oral instructions provided they are confirmed in writing within 24 hours.

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.

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.

Client's 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 the future performance.
(Mortgage) Your home may be repossessed if you do not keep up repayments on your mortgage

Complaints

If you should have any complaint about the advice you receive or a product you have bought please write to Director: Crawford Scott Ltd at 214 London Road, Hadleigh, Essex SS7 2PD. Tel no: 01702 557407. 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 complaints procedure, which is available to you on request at any time.

Compensation

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

We are covered by the Financial Services Compensation Scheme. 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.

Further information about compensation scheme arrangements is available from the Financial Services Authority and the Financial Services Compensation Scheme.

Disclosure of Client's Personal Data

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us processing, both manually and by electronic means your personal data for the purposes of (*providing advice, administration and management*). "Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FSA or any other statutory, governmental or regulatory body for legitimate purposes and carrying out operations on the information or data.

We may also contact you or pass your details to other companies associated with us to contact you with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information 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; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

Please tick this box to confirm your consent to us or any company associated with us processing any such sensitive personal data.

If you are happy for us or any company associated with us to contact you for marketing purposes by e-mail or SMS, please tick this box.

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 office on 01268 770004 or e-mail admin@crawfordscott.com or in writing at 214 London Road, Hadleigh, Essex SS7 2PD.

(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. 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).

(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.)

Payment for Services

We normally derive our income from commission paid to us by life assurance companies, Mortgage lenders 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 issuer 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 on a fee basis, we will agree its basis, frequency and method with you in writing before we carry out any chargeable work.

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 them to you.

Objectives & Restrictions

Following the issue of this letter 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 products or policies you are willing to consider. Details of your stated 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.

We will forward to you all policy documents as soon as practicable where these are received by us and not sent direct to you; 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.

Clients Consent

I understand and consent to the above terms and I hereby authorise the transfer of information, as described above on a confidential basis when warranted between such third parties. I agree that the Terms of Business will come into effect from the date of issue.

Client Signature(s) _____

Client Name(s) _____

Date of Issue _____

Crawford Scott Ltd - Independent Mortgage Specialists and Financial Advisers

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Registered in England No. 4724111. Registered Address: Little Acres, Scotts Hill, Southminster, Essex CM0 7BG Director: Paul Howell.
Crawford Scott Ltd is authorised and regulated by the Financial Services Authority.

TOB 12/02/2007