



## **Small Print**

### **Disclosure Of Personal Information**

We thought we had better set out a little about the way we do business, and make it easily accessible in one place.

If you arrange business through us or contact us with a view of using one of our services, we will provide you with details of that service and costs of our other services as a matter of course.

We will NEVER provide any information that we hold about clients to third parties except where required to do so by law or by regulators. In particular, we have never sold our list of contacts and never will.

### **Web Security**

We will continue to take all appropriate action to safeguard you from unauthorised access to information about you held within this website.

### **Use of Cookies on our site.**

A 'cookie' is a small piece of information which a website places into your browser and can retrieve later. It cannot be read by any website other than that which placed the cookie. We use cookies for several reasons. For example, we can store your preferences for certain kinds of information, or keep track of your progress through our site. A cookie will typically contain the name of the domain from which the cookie has come, the "lifetime" of the cookie, and a value, usually a randomly generated unique number.

**Session Cookies**, which are temporary cookies that remain in the cookie file of your browser until you leave the site. Bestinvest uses Microsoft Active Service Pages which need cookies to operate properly. It is important that your browser is set to accept these cookies, otherwise you will not be able to enjoy the site to the full. These are only used for the online dealing facility with Cofunds and Fundsnetwork.

**Persistent cookies**, which remain in the cookie file of your browser for much longer (the time period specified by Bestinvest is 90 days). The cookies we use allow you to carry information across pages of our site and avoid having to re-enter information. No personal information will be held in these cookies and cookies cannot be used by themselves to identify you. We cannot identify you personally in this way.

Bestinvest's website carry's no advertisements so therefore no third party cookies will be written from the Bestinvest website.

### **Disabling/Enabling Cookies.**

You have the ability to accept or decline cookies by modifying the settings in your browser. However, you may not be able to use all the interactive features of our site if cookies are disabled.

### **Your Portfolio**

Our standard policy with new clients is to group holdings of spouses under a single report and to send this to one spouse only (typically the first to contact us) since for most people this provides the most helpful information. However, we can change this at any time if you prefer your holdings to be reported on separately.

### **Authorisation**

Bestinvest (Brokers) Ltd ("Brokers") is an Independent Adviser authorised and regulated in the conduct of investment business by the Financial Services Authority.

### **Jurisdiction**

These arrangements are governed by and shall be construed in accordance with English law.

### **Scope of Services**

Bestinvest may provide a consolidated valuation of your investments in writing and via its website. However, we are under no obligation to provide such valuations and may terminate this service at any time without notice. We rely upon third party data to provide such valuations and accepts no liability for any errors or losses arising therefrom. We can provide stockbroking, investment management and financial planning services under the terms of supplementary agreements.

### **Basis of Advice**

Unless you provide us with sufficient information about your objectives and circumstances we will be unable to offer you personalised advice and will only be able to act for you on an execution-only basis. We will not advise you about the merits of a particular transaction if we reasonably believe that, when you give the order for that transaction, you are not expecting such advice and are dealing on an execution-only basis. Unless you sign an investment management agreement you will be the manager of your investments and we will have no obligation to monitor your investments or to provide you with ongoing advice. Bestinvest may provide advice in writing, by telephone, or by email, depending on the wishes of each client.

### **Contact**

We endeavour to take a proactive approach with our client contacts. As a client or potential client we may contact you by telephone, e-mail or letter in order to provide you with information, ascertain fact find data, or to find out whether one or more of our services would be suitable for you. Telephone contact will not be outside the hours of 9am and 9pm, unless otherwise requested. If you would prefer for us not to telephone you, please let us know. We may record telephone calls for training and verification purposes.

### **Client Money**

We are not authorised to handle client money. Payment for investments will usually be made directly to the product provider.

### **Confidentiality & Data Protection**

We are registered under the Data Protection Act 1998. You are entitled, on payment of a fee, to a copy of the information we hold about you. We treat all our client records as confidential and will not disclose details to third parties, except where required by the FSA or for the purposes of processing an application. We will keep records of your transactions on computer files for at least six years (or, if longer, for three years from the date on which this agreement is terminated) which you may inspect at any time. Unless you specifically request otherwise, we may on occasion circulate to you details of investments and services which may be of interest to you.

### **Cancellation Rights**

If investments are made in a Regulated Collective Investment Scheme, not included in an ISA, you will not have the right to cancel such a transaction under the Cancellation Rights.

### **Charges**

Our charges will be in accordance with our published rate card in effect at the time the charges are incurred. Clients may decide whether our remuneration will be derived in the form of fees, or in commission payments from product providers with whom we place business. We usually discount the standard rates of initial commission. We will disclose to you the basis of commission prior to placing transactions. Clients opting to pay by fee must sign a separate fee agreement.

### **Conflicts of Interest**

When we give you investment advice, we, an associated company, or some other person connected with us, may have an interest, relationship or arrangement that is material in relation to the investment, transaction or service concerned. However, our employees are required to comply with a policy of independence and disregard any such interest when making recommendations to you.

### **Complaints**

If you ever have cause to complain about our conduct in relation to your investment business we ask you to write to us so that we have the opportunity to investigate the matter and deal with it, whereupon we will send you a copy of our complaints procedures. Should you not be satisfied with our action, you are entitled to make a formal complaint to the Financial Ombudsman Service.

### **Compensation Scheme**

If you make a valid claim against us in respect of investments which we have arranged for you and we are unable to meet its liabilities in full, you may be entitled to redress from the Financial Services Compensation Scheme, up to a maximum of £48,000. Further information is available from the FSA.