

BELGRAVE

Terms and Conditions

1 Whilst we have taken reasonable care to ensure the accuracy of the material on this website, Belgrave Asset Management Limited cannot accept any liability for errors or omissions in the information provided.

2 The information provided is subject to our understanding of current legislation. The information provided is generic and nothing in this website constitutes personal financial advice or recommendations. You are advised to seek advice from us or another independent adviser about the suitability of financial products.

3 The material on this website is provided for the benefit of UK investors only and should not be relied upon by overseas investors.

4 Belgrave Asset Management Limited can offer independent financial advice based solely on the information provided by you and, as we are not tied to any insurance company, we are able to survey the whole market in order to find the most suitable product for you and can advise on the products of different companies.

5 For the avoidance of doubt, please be aware that, when you become a client of Belgrave, we do not accept responsibility for advice previously given to you by other firms. Nor is it part of our brief to review the suitability of advice given to you previously, unless we specifically agree to do so.

6 We prefer our clients to give us instructions in writing to avoid possible disputes. However, where appropriate, the use of email and fax will be acceptable. We will also accept oral instructions providing they are subsequently confirmed in writing. Any advice we give you will normally be in writing but, if given orally, it will be recorded on your file. You will be informed of any taxes or costs that may exist other than our fees, the period for which any illustrations are valid and the minimum duration of the contract.

7 We undertake not to transact any business which we are prohibited from entering into or which involves the misuse of confidential information or which conflicts with our obligations towards clients. We will not transact for you any business in which our firm, a member of staff or another client has an interest, unless that interest has first been disclosed to you in writing and your consent has been obtained. A copy of our "Personal Account Dealings" policy is available on request.

8 Belgrave does not handle client money. We never accept a cheque that is 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. All cheques for investments must be made payable to the insurance or investment company in question. All commission to be rebated to the client in respect of any transaction arranged is and will remain the property of this firm until such time as, if previously agreed, all or part of that commission is refunded to the client. Interest on any such sums will not be payable unless otherwise agreed.

9 We are obliged to conform to the UK Money Laundering Regulations and also adhere to guidance notes from the Joint Money Laundering Steering Group. This process may require sight of certain documentation to verify your identity and place of residence. We may also request that you inform us how any monies being invested were obtained or accumulated. If you provide false or inaccurate information and we suspect fraud or money laundering, we will record this. We will not forward any applications or money to third parties or product providers until our verification requirements have been met. We take no responsibility for any delay where money laundering verification is outstanding. In circumstances where sufficient verification is not received in a timely manner after we have received completed applications, the applications and any monies may be returned to you.