

# Terms of Business

To ..... Date .....  
The 'Firm' .....  
of .....

## This 'Firm' is a Member of 'Burns-Anderson PLC'

27 Great George Street  
Bristol, BS1 5QT.  
Tel: 0117 927 6954

### BURNS-ANDERSON

Burns-Anderson PLC, established in 1987, provides a 'Network Service' to the Firm. This means that the Firm is an appointed representative of Burns-Anderson PLC which is authorised and regulated by the Financial Services Authority (FSA). You can check Burns-Anderson's details and permitted business by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

### SERVICE PROVIDED

The Firm may arrange and provide advice on Investments, General Insurance and Mortgages. Before offering you any advice the Firm will provide you with a 'Key Facts' document. The 'Key Facts' will confirm the type of regulated business the Firm can provide advice on, and how the Firm will be remunerated. For the purpose of any insurance, if your adviser offers products from a range of insurers then this will always be on the basis of fair analysis (your adviser will be happy to explain this further if required). If the Firm provides any advice to you in relation to Investment business you will be classed as a 'private customer' under the FSA conduct of business rules whether you are an individual, institution or corporation. If the Firm arrange a pension fund withdrawal contract for you, it is normal practice for them to undertake regular reviews for the duration of the plan. However, in the case of any other investment the Firm will not normally give you any further advice, unless otherwise indicated in the Key Facts document[s] and agreed by you, but will be pleased to do so at any time upon request. We strongly recommend that you contact the Firm for advice where there are any changes to your personal circumstances, for example a change of employment. This will assist the Firm to provide you with appropriate advice.

### YOUR MONEY & INVESTMENTS

Unless in settlement of services that have been invoiced, the Firm will not handle any client money, accept cheques made payable to them or their representatives, and will not hold any cash. **All cheques for premiums or investments must be payable to the Providers/Insurers** All policies will be registered in your name unless you have instructed us otherwise in writing. Any policy documents received by the Firm showing ownerships of your investment will be forwarded on to you as soon as practicable after the Firm receive them.

### RECORD KEEPING

Protecting your information is very important to both the Firm and Burns-Anderson PLC. We are required to keep records of all our business transactions for at least six years. You or your agent may request in writing at any time, copies of any information we hold. Any personal information you provide may be used by, the Firm (the data controller), your adviser, and Burns-Anderson PLC, to advise and service your financial requirements. We may disclose this information to selected third parties for these purposes or where required to do so by the law. Additionally from time to time we may contact you in connection with products or services we believe may be of interest to you.

### PERSONAL INTERESTS

Occasions may arise where the Firm, or one of their clients, will have some form of interest in the business which they are transacting with you. If the Firm should become aware that their interests or those of another company conflict with your interests, they will inform you immediately in writing and obtain your consent to carry out your instructions.

### COMPLAINTS

We trust that you will be satisfied by the service and advice provided by the Firm. However, if for any reason you have cause for complaint, you should in the first instance write to, The Complaints Manager, Burns-Anderson PLC, 27 Great George Street, Bristol BS1 5QT. Alternatively you may ring us on, Tel 0117 9276954. If for whatever reason we are unable to resolve your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

### NON-REGULATED BUSINESS

The Firm may arrange business that is not regulated by the FSA, for example savings and deposit accounts or "buy to let" mortgages. Burns-Anderson PLC accepts no responsibility whatsoever for such products or services offered outside this Terms of Business.

### AGREEMENT

**I/We\* understand this Terms of Business becomes effective from the date of issue, as shown, and remains effective until authority for you to act on our behalf is terminated.**

**I/We\* accept the above terms and conditions and consent to you holding and using personal information about me/us for the purpose described herein.**

This agreement shall be governed by and construed in accordance with English Law and is subject to the jurisdiction of the English Courts.

Signed ..... Signed .....

Date ..... Date .....

For and on behalf of .....

**\*Please delete as applicable**