



CLIENT AGREEMENT

The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. You need to read this important document which explains the service you are being offered and how you will pay for it. Use the information to decide if our services are right for you. The provisions of this Client Agreement will take effect immediately that they are provided to you and will continue in force until they are cancelled by you or us, or they are replaced by an updated Client Agreement.

Our Status

We are authorised and regulated by the Financial Services Authority (FSA) as Independent Financial Advisers. Our permitted business is advising and arranging investments, pension transfers and insurance. We are listed on the FSA register and our Registration Number is 143396.

Our Relationship

We are obliged by the FSA to classify our relationship with you. We classify all our clients as Retail Clients unless otherwise notified. In these circumstances, we would notify you in writing and obtain your agreement.

Your Investment Objectives

Where we provide you with advice your investment objectives will be set out and summarised within a personalised suitability report, which will be issued to you as a result of your personal consultation with us, to document and explain the recommendations we have made.

Your Insurance Objectives

We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Accident, Sickness and Unemployment Insurance.

Our Services

We will advise you on Life Assurance, Pensions and Investments and carry out any instructions you give us to effect such contracts. Where we deem it appropriate to meet your investment objectives, our services may include advice on investments in units in unregulated collective investment schemes. There are no restrictions relating to the advice we may give you concerning the types of investment or markets in which you may wish to invest.

The address at which we are established and from where we will provide our services to you is shown at the foot of this Client Agreement.

Our Remuneration - Investment

Not all firms charge for advice in the same way. We will discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid. We would generally recommend being remunerated on a fee-paying basis. Any Schedule of Fees we may issue to you will contain details of how payment is to be made and is deemed to form part of this Client Agreement. Notification of any change to the level of fees will be given in writing.

Communicating with You

When communicating with you, unless otherwise agreed, the acceptable methods of communication will include, letter, email or telephone. We may, at our discretion and unless we hear from you to the contrary, telephone you from time to time between the hours of 9am to 9pm without your further prior consent to such contact, for the purposes of discussing your investments and making any recommendations.

It is important for your investments to be reviewed on a regular basis so you can be satisfied that they continue to meet your objectives and that the funds you are invested in remain appropriate to your attitude to investment risk. We will contact you periodically and will agree with you when a review should take place, alternatively you may contact us and request a review.

We offer independent financial advice, but occasions can arise where we, or one of our other clients, will have some form of interest in the business that we are transacting for you. If this happens, or we become aware that our interests conflict with your interests, we will inform you in writing and ask for your consent before we carry out your instructions. Further details of our Conflict of Interest Policy are available upon request.

Risk Factors

We will notify you separately of any specific risk factors that apply to the service we provide for you. You should be aware that past performance of investments is no indicator of future performance.

Instructions

We require our clients to give us instructions in writing. We will accept oral instructions at our discretion, which must be confirmed in writing. We can refuse your instructions at our discretion.

Money Laundering

Where we are required to verify your identity in accordance with FSA rules, no investment will be made until such verification has been obtained. If the required verification is not forthcoming within a reasonable period we will not arrange any investment for you.

All investments will be registered in your name unless otherwise agreed in writing. Unless you instruct us in writing to the contrary, we will forward to you all contract notes and documents showing ownership of your investments as soon as practicable after we receive them. Where a number of contract notes and documents of title are involved we will await arrival of all of them before sending them to you, which will be no later than 28 days after receipt of the first contract note.

Your Money

For your additional security we have chosen not to be authorised to handle client money. We cannot accept any cheques payable to ourselves or cash; the only exception is fees, as described above.

Personal Information

Personal information provided may be maintained on computer records and will not be disclosed to other parties except other businesses within the same group, representatives of our compliance advisers, our auditors, and any organisation requiring access to such information for regulatory purposes only, or any person having a legal entitlement to access.

All cheques, documents of title, etc, may be sent by post to your last known address and shall be sent at your own risk. The Recorded Delivery service will not normally be used.

Future Changes

In accepting this Client Agreement, you agree that we may change the future content without receiving your prior consent to do so, but we will not conduct any investment business for you following any change unless we have given you at least 10 business days notice, unless it is impractical to do so.

Cancellation

This Client Agreement may be cancelled by you or by us at any time without penalty, by either party notifying the other party, without prejudice to the completion of any transactions initiated prior to the receipt of such notice. Other than as stated in this paragraph, there are no cancellation rights that apply to this Client Agreement.

Quality of Service

If you have any complaint about the advice you receive or a product that you have taken out through us please write to the Compliance Oversight Officer, IFG Group, Trinity House, Anderson Road, Swavesey, Cambridge, CB24 4UQ. If, after we have reviewed your complaint, you remain dissatisfied, you have the right to refer your complaint to the Financial Ombudsman Service. Copies of our complaints procedures are available on request.

Compensation

If you make a valid claim against us in respect of the investments we arrange for you, and we are unable to meet our liabilities in full, you may be entitled to redress from the Financial Services Compensation Scheme. This depends on the type of business and the circumstances of the claim. 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. Further information about compensation arrangements is available from the Financial Services Compensation Scheme.

Law

English law will be the basis of this contract and the language in which this contract will be interpreted, and in which all communications will be conducted, will be English. The Contracts (Rights of Third Parties) Act 1999 shall not apply to this Client Agreement.

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

On Behalf of
DK Wild & Co Ltd

Accepted and agreed

Adviser.....

Name.....

Name.....

Signed.....

Signed.....

Signed.....

Date.....

Date.....

Date.....