



Astleigh House,  
34 Moorway,  
Guiseley,  
Leeds, LS20 8LD

Telephone: 01943 871627

Email: [paul.turner@fpp-leeds.co.uk](mailto:paul.turner@fpp-leeds.co.uk)

Partners: Paul Turner & Anne Turner

FPP is a trading name of The Financial Planning Practice which is authorised and regulated by the Financial Conduct Authority. FCA Registration No. 186705

## Client Agreement

FPP recognises the importance of treating our customers fairly at all times, and this is central to our culture. We are committed to providing you with products, services and advice which meets your needs. Please read this document carefully and if you do not understand any point please ask us for further information. You can contact us by telephone or email.

### Our Pension Assist Service

FPP as an “intermediary” is permitted to advise on and arrange (bring about) deals in pensions and investments. With regard to any pension investments which we have arranged for you, we will be happy to provide a periodic review service and recommend all our clients to take advantage of this service. We will also advise you upon your request.

FPP do not handle clients’ money. We never accept a cheque made payable to us or handle cash (unless it is payment in settlement of charges or disbursements for which we have sent you an invoice).

### Authorisation Statement

FPP, Astleigh House, 34 Moorway, Guiseley, Leeds, LS20 8LD is authorised and regulated by the Financial Services Authority. Our FCA Register number is 186705. You can check this on the FCA’s Register by visiting the FCA’s website – [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on 0845 606 1234.

### Client Categorisation

In providing investment services to you, we will categorise you as a ‘retail client’. The type of client category will determine the level of protections afforded to you under the regulatory system. As a retail client the regulatory protections available to you are determined by this category and will be the highest available.

### 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 the Client Agreement unless otherwise agreed in writing.

### Right to Withdraw

In the case of personal pension schemes a right to withdraw or cancel the contract within a specified period is normally provided. Details of such rights are ordinarily contained in the product literature (e.g. Key Features document) and/or we may provide details of such rights in a separate communication.

### 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 a guide to future performance.

### How we will charge you for our services

This Client Agreement should be read in conjunction with the ‘Key Facts about Our Services and Costs’ disclosure document. This document confirms the method by which we are paid for our services.

## **Accounting to you**

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.

## **Investment Objectives and Restrictions**

Following the issue of this document, any subsequent advice or recommendation offered to you will be based on your stated investment objectives, acceptable level of risk and any restrictions you wish to place on the type of investments or policies you are willing to consider. Details of your stated investment objectives will be identified during our discussions with you and confirmed in the suitability report that 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.

## **Mode of Communication**

We will enter into communication with you through whatever means are convenient to you and us, including face-to-face, telephone, e-mail and other acceptable electronic communication methods.

## **Data Protection**

Any information that you have provided is subject to the Data Protection Act 1998 (the "Act"). Upon receipt of this document you consent to 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, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

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. If at any time you wish us to cease processing your personal data, please contact The Data Protection Officer on 01943 871627 or in writing to Astleigh House, 34 Moorway, Guiseley, Leeds LS20 8LD.

You may be assured that we will treat all personal data as confidential and will not process it other than for a legitimate purpose. 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. Your personal information will only be passed on to the providers we deal with on your behalf.

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read the terms carefully to ensure that you consent to the terms contained within, including the authorisation to transfer information between parties as described above. If there are any terms within this agreement that you do not understand, please ask for further information.

This Client Agreement will come into effect from the date of issue.