



MONEYS\$CENE LIMITED

TERMS OF BUSINESS

Moneyscene Limited (hereinafter referred to as Moneyscene) is authorised and regulated by the Financial Services Authority (FSA). Our FSA registration number is 3915106. You can check these details on the FSA Register by visiting their website, www.fsa.gov.uk/register, or by contacting the FSA on 0845 606 1234.

Moneyscene does not offer advice to clients but arranges investments/products on behalf of clients on a non-advice basis. Non-advice transactions are carried out on the instructions of the client only. Moneyscene will not give advice nor will they exercise any judgement on the client's behalf as to the merits or suitability of the transaction for the client and Moneyscene has no intention of providing any advice.

Moneyscene can not be held responsible for the choice of investments or funds. You should be aware that past investment performance is not a guide to future returns. The value of investments and the income from them can go down as well as up as a result of market currency fluctuations and you may not get back the amount originally invested. All investments/products purchased through Moneyscene should be regarded as medium to long-term investments. Tax assumptions are subject to statutory change and the value of tax relief (if any) will depend upon your individual circumstances.

If you have any queries about the suitability of a particular product for you then please contact an Independent Financial Advisor.

When providing investment services to you we will categorise you as a retail client. The level of regulatory protection available to you is determined by this categorisation and, as a retail client, you will be given the highest protection available.

Moneyscene does not accept cash or cheques made payable to Moneyscene, unless it is a cheque/cash in respect of settlement of a fee or charges.

Written instruction (for example a completed application form) will normally be required before Moneyscene will act for you. At Moneyscene's discretion, verbal instructions will also be acceptable. Authority to act on your behalf may be terminated at any time without penalty by either party giving notice in writing to the other. Such termination will not affect the completion of any transactions already initiated. You will be liable to pay for any transactions made prior to termination and any fees that may be outstanding.

All your investments will be registered in your name unless you first instruct us otherwise in writing. We will forward all documents showing ownership of your investments to you as soon as practicable after we receive them; where a number of documents relating to a series of transactions are involved, we will normally hold each document until the series is complete and then forward them to you. All letters, cheques, documents of title, etc., will normally be sent by post to your last known address and shall be sent at your own risk.

In the case of many packaged investment products, 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 and/or we may provide details of such rights in a separate communication.

No business can be processed on your behalf until satisfactory verification has been obtained. Moneyscene may make searches at credit reference or fraud prevention agencies or at the electoral register to assist in verifying your identity in accordance with FSA rules. The agency will record the details of the search but this will not affect your credit rating. In addition to the electronic search, we may ask you to supply original documentation to confirm your identity and address or both. Any documents provided to us, or information obtained by us, will be recorded, retained and copied for audit purposes and may be provided to third party organisations for the purposes of processing transactions on your behalf and to satisfy regulatory and statutory obligations.

Moneyscene will receive initial commission from product providers following arrangement of investments/products and this is retained for Moneyscene's benefit. You will receive from the product provider, or from Moneyscene, information about the commission that Moneyscene will receive. Where the initial commission is retained and not uplifted clients will not be charged for arranging such investment/product, except by separate arrangement as agreed with you in advance .

Where Moneyscene has agreed to share or return commission to you it is important to note that this is a commercial decision taken by the company. No interest will be paid on these monies.

Discounts and refunds are paid out of initial commission. In no circumstances will Moneyscene be liable to pay discounts or refunds in excess of initial commission received.

Any ongoing commission (known as renewal, trail or recurring commission) received will be retained by us unless otherwise agreed.

Moneyscene will act honestly, fairly and professionally in accordance with English law. Whilst it is not anticipated, situations may arise where we or one of our clients have some form of interest in business transacted for you. If this happens, or if we become aware that our interests or those of one of our other clients conflicts with your interest, we will write to you to obtain your consent before we carry out your instructions and detail the steps we will take to ensure fair treatment.

The information you provide us with is subject to the Data Protection Act 1998 (the "Act"). For the purposes of providing advice, administration and management, you consent to us, or any company associated with us, processing, both manually and by electronic means, your personal data (including sensitive personal data). "Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FSA 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. We may also contact you (including by telephone) with details of any other similar products and promotions, or for related marketing purposes in which we think you may be interested. If at any time you wish us, or any company associated with us, to cease processing your personal data, or contacting you for marketing purposes, please notify us. You may be assured that we, and any company associated with us, will treat all personal data and sensitive personal data as confidential and will not process it other than for legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not held 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 data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

In the event of any failure, interruption or delay in the performance of obligations resulting from breakdown, failure or malfunction of any telecommunications, computer system or from any other event or circumstance whatsoever not reasonably within Moneyscene's control, Moneyscene shall not be liable, or have any responsibility of any kind, for any loss or damage incurred by you.

If you wish to register a complaint, please contact the Compliance Manager at Moneyscene Limited, Holmwood Mews, Clayton Road, Newcastle upon Tyne, NE2 1TL or by telephone on 0191 2878711.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we are liable to you but cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Investment: 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.

Insurance: Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

These Terms of Business are governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

Every attempt is made to ensure the accuracy of the information on the website. However, no responsibilities can be accepted for any inaccuracy.