

# **Terms of Business**

**Instructions:** If at any time you wish to give us instructions relating to any forms of business, or alternatively, if you wish to terminate our business relationship, please inform us in writing, as this will ensure that no confusion arises between us. We will however, accept oral instructions, which we will then confirm to you in writing. Written instructions to terminate our business relationship may be given to us at any time without penalty by either party.

**Records:** We shall supply on demand to you copies of contract notes and any other evidence of transactions together with copies of any relevant records retained in respect of you, which are kept manually or electronically. You may inspect, during business hours and having given us reasonable notice of your wish to do so, records retained in respect of you. We undertake to maintain such records for a period of six years from the date of each transaction.

## **Client Money**

### **WE DO NOT HANDLE CLIENT MONEY**

**We never handle cash and will not accept a cheque made out to us**

**Registration of Business Documents of Title:** We will register all business in your name unless otherwise agreed in writing. All contract notes and documents of title in respect of your financial transactions will be forwarded to you as soon as practicable after we receive them. Where a number of documents relating to a series of transactions are involved the number of documents will normally be retained by us until the series is complete. All documents will be immediately logged in a register when received or issued.

**Professional Indemnity Insurance:** We confirm that we maintain Professional Indemnity Insurance for your protection in the event of negligence.

**Conflict of Interest:** We offer Independent Advice, but occasions can arise where we, or one of our other customers, will have some form of interest in business, which we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interest, we will inform you and obtain your consent before we carry out your instructions.

**Data Protection Act:** The personal and financial information provided will be used in assisting your independent financial adviser in offering you the best advice as required by the Financial Services and Markets Act 2000. The personal data provided will be stored and used in accordance with the Data Protection Act 1998.

**Data Subject Access Request** - under the act, we will not pass on your personal data to any other companies without your consent unless in relation to your Financial Planning application or requirement by law.

You have a right to have access to all information, which Henstaff Financial Planning Ltd hold regarding yourselves, to receive this information a written request must be received including a £10 fee made payable to Henstaff Financial Planning Ltd.