



Terms of Business

About Us

Sabre Financial Planning Ltd is authorised and regulated by the Financial Conduct Authority (FCA), the independent watchdog that regulates financial services in the United Kingdom. Sabre Financial Planning Ltd is authorised to give advice on and make arrangements for its clients to buy a range of financial services products, including life insurance, pensions and investments as well as other financial services products.

This agreement only covers the provision by us of life insurance, pensions and investments advice. It does not govern the provision of advice about consumer credit activities, mortgage advice and advice about general insurance such as protection payment insurance, travel insurance and home insurance. If we advise you about these matters, we will provide you with different agreements that are more appropriate.

Our Financial Services Register number is 403833. You can check this on the Financial Services Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768.

We are regulated by various other bodies for products and services that the FCA doesn't regulate. We are based in the UK.

Sabre Financial Planning Ltd is referred to as 'we', 'us' and 'our' in the remainder of this agreement.

Terms of this Agreement

This agreement is made between you and us and takes effect from the date you instruct us to work for you. If we have worked for you before, you might have signed an Agreement with us then. That Agreement remains in force for any work we did at that time.

If for any reason we are not able to provide our services to you, we will agree an alternative way of providing you with financial advice. If we cannot make suitable alternative arrangements, we will end this Agreement. If we want to make changes to the terms of this Agreement, we will notify you of them in writing beforehand. You will be given the opportunity to end this Agreement if you do not like the changes we wish to introduce.

If we do not enforce any term of this Agreement, or we delay in enforcing a term, this will not prevent us from enforcing that term at a later date. If any term of this Agreement is illegal or unenforceable then the offending term will be treated as being deleted and the remainder of the Agreement will continue in force, unaffected.

This Agreement will be interpreted and construed in accordance with English law and is subject to the exclusive jurisdiction of the English courts, except if your address is in Scotland, when the courts of Scotland shall have non-exclusive jurisdiction.

How We Act for You

We offer independent advice and will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

We can act for you if you live in the UK. There may be restrictions on how we can advise you if any of the following apply:

- You don't live in the UK.
- You are currently staying in the UK, but normally live abroad.
- You are currently staying in the UK and plan to move abroad or return to another country.

Please ask us for details if you think this may apply to you.

The FCA requires us to classify our clients as either 'retail' or 'professional'; the type of client categorisation will determine the level of protections afforded to you under the regulatory system. We classify all our customers as 'retail' so that you get the highest level of consumer protection.

We will provide our services to you using reasonable care and skill. There may be circumstances where you ask us to provide specialist advice, which we are not allowed to give.

We can, however, refer you to someone who can advise you in areas we cannot. They may pay us a fee or some other benefit for us introducing you to them as a customer; if this happens, we will tell you in writing. You should receive a separate agreement from them explaining what services they will provide to you; they may be other financial advisers, solicitors or accountants. Any persons to whom we refer you will take responsibility for the advice they give to you.

We cannot give you legal advice, but we will point out and explain to you what the payments terms, exit charges, exclusions and other key terms are for any product you buy using our services.

We will communicate with you orally and in writing, but prefer our clients to give us instructions in writing to avoid possible disputes. If we accept oral instructions from you, we will confirm them in writing to you. Any advice we give you will normally be in writing, but if given orally, we will record it on our files.

We may give you advice about policies or investments, which you may (for a short period) be able to cancel. We will advise you if you have a right to cancel any policy or investment on which we have advised.

When we advise on or arrange certain types of investment products for you, we have to make sure that we get the best possible result for you, as a retail client. We call this 'best execution'. See Best Execution Policy below.

Conflicts of Interest

Occasionally, we, or one of our other customers, might have some type of interest in business that we are carrying out for you. This is called a 'conflict of interest'. If and when we become aware of a conflict of interest, we will tell you before we carry out any business for you and get your consent before we continue advising you. On occasion we may have to cease acting for you, but we will help you find advice from elsewhere, if you want us to.

We are not allowed to be your trustees or to put your assets in any trust, nominee account, fund or pension scheme in which we have a material interest. You may not appoint us as an executor of your will.

Indirect Benefits

We may receive non-monetary benefits from product providers. We will tell you before the transaction if we will receive some form of benefit that is above the level we have set as 'reasonable'.

Investment Risk

All investments carry a degree of financial risk that will tend to increase in proportion to the potential rate of return on the investments. The value of some may fall as well as rise. You may not get back the full amount invested. Before entering into any investment agreement we will explain the risk, but you must tell us if you do not understand our explanation of the risk, or if you do not wish to accept that level of risk. Past performance is not a guide to the future performance.

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, agreed level of risk you are prepared/able to take 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.

Right to Withdraw

In the case of many retail investment products – such as life assurance contracts, personal pension schemes, investment bonds and collective investment arrangements (e.g. unit trusts), 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.

In the case of any non-retail investment products e.g. an ISA wrapper, we will inform you in writing of any right to withdraw or cancel you may have or, if it is the case, we will inform you in writing that no such rights will apply.

Best Execution Policy

It is in the interests of our clients and Sabre that we obtain the best possible result when placing orders with other firms (e.g. third party brokers) for the execution of client orders or when transmitting orders on behalf of clients for particular investments, e.g. shares. We are required under the Rules of the Financial Conduct Authority to take all reasonable steps to provide 'best execution' when carrying out such transactions.

Where we place or transmit orders for such investments on behalf of our clients, we may utilise the services of a third party broker and base our decision to place or transmit an order on the price and cost of execution of the order. For orders in collective investment schemes (e.g. unit trust), however, the price of units or shares in the scheme is normally set by the scheme operator or manager and as such we have little influence over the price available.

Full details of our best execution arrangements are provided in our Best Execution Policy, a copy of which can be provided on request.

How We Charge You for Our Services

We will issue you with documentation explaining our charges.

Client Money

We never hold client money. 'Client money' is money that we receive and hold on your behalf. This can be in any currency, cash, a cheque or money in a bank account.

You must not:

- make a cheque payable to us (unless it is for payment of fees due to us)
- give us a blank cheque
- give us cash (unless it is for payment of fees due to us)

The following is not client money:

- Crossed cheques made payable to someone else, which you give to us to forward to them on your behalf
- A cheque made payable to us as payment for our services to you. If we have agreed to be paid fees for our services, we may ask for the non-refundable portion of it ahead of delivering the service to you.

If you are uncertain about any of the above, please ask us.

Handling Assets Owned by You

We can temporarily hold documents that evidence your ownership of assets, but you must make sure you have copies of them. We will return originals to you after using them to provide our services to you.

When we arrange investments for you, we will register these in your name. We will also make sure you receive either a contract note, documents of title, or certificates confirming that you own those investments. This paperwork will be sent to you by post as soon as possible after we receive it. If we are arranging a series of transactions on your behalf, we will normally keep all the documents until those transactions have been completed.

You must never transfer ownership of any assets to us or to any company in which we have a controlling interest.

Data Protection

We will issue you with a Data Protection Statement setting out how we collect and use data about you.

Communications

If we need to contact you, we can either write to and/or phone you. Please let us know which you prefer and if you want us to email or fax you. If you verbally ask us to do something for you, we will confirm this to you in writing to ensure we have understood your instructions correctly. If we give you advice we will normally confirm it to you in writing.

Provision of Information by You

We seek to ensure that any personal information we hold about you should remain accurate and up to date as this could affect the advice we give you. Therefore, please inform us of any significant changes to your personal details when they occur.

If we ask you to fill out any forms or documents, you must do this promptly, accurately and honestly. You may be committing a criminal offence by completing a form with information that is not accurate or truthful. We will not be liable to you if you suffer financially because you have not completed a form or document truthfully or accurately. As and when requested, you must provide instructions to us in a timely and clear manner during the course of your work.

When we first meet, we will agree the services we will provide to you; full descriptions of the services we offer are included in the 'How We Work With Our Clients' document. If we agree to provide you with ongoing reviews, we will regularly check that the information we hold on you is correct. You must tell us if we have got anything wrong.

Ending This Agreement

We may decide to stop acting for you at any time; if we do so, we will write to you to confirm this. You can ask us to stop acting for you at any time, but you must do so in writing. We will keep a copy of this Agreement on our files so that we have a copy of the terms on which we acted for you. Notices given by you under this Agreement must be sent in writing by post. Notices will be treated as having been received by us on the second business day after you posted the notice to us.

We will have no authority to act for you after this Agreement has ended. If the Agreement is ended while we are providing services to you, we will finish providing the agreed services unless you ask us not to. You will have to pay any outstanding fees for our services even if this Agreement has ended. Any fees outstanding at the date of termination will be due within 14 days of the termination date. Please also refer to 'Our Fees' document.

Complaints

We hope that you are happy with the services we provide. But, if for any reason you are unhappy, we would like to hear from you.

Please write to: Mr Dale Came, The Compliance Manager, 3 South Place, The Promenade, Kingsbridge, Devon TQ7 1JE

Or telephone: 01548 856444

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. If you would like a copy of our complaint handling procedures, please ask us.

The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS, an independent body set up by law to help customers of financial services firms. The FSCS service is free of charge to consumers. The FSCS maintains a fund that pays compensation if a firm is unable to pay claims made against it by customers.

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business we have arranged for you and the circumstances of your claim.

Investment

Most types of investment business are covered up to a maximum limit of £50,000.

Insurance

Insurance advising and arranging is covered for 100% of the claim, without upper limit.

Further information about compensation scheme arrangements is available from the FSCS. You can contact the FSCS by post at 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN, by telephone on 020 7892 7300 or email at enquiries@fscs.org.uk. Their website address is www.fscs.org.uk.

Declaration

This document and our Initial Disclosure Document/Proposition Document set out the legal relationship between us. **For your own benefit and protection you should read these terms carefully before signing.** If there are any terms within this agreement that you do not understand, please ask for further information.

This agreement will be interpreted and construed in accordance with English law and is subject to the exclusive jurisdiction of the English courts, except if your address is in Scotland, when the courts of Scotland shall have non-exclusive jurisdiction.

Client Signature:	Client Signature:
Print Name:	Print Name:
Date of Signature:	Date of Signature: