



NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

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### **Letter of Appointment**

I confirm that I have requested, Mr. Trevor Grose of FCP Financial Management Ltd, [FCP] to act as my professional financial adviser in order to provide me with financial advice.

I have been provided with an FCP "Terms of Business" letter which I have signed to confirm that I wish him to provide financial advice to me.

I understand that I may terminate my agreement with Mr. Grose of FCP Financial Management Ltd. at any time.

Name \_\_\_\_\_

Signed \_\_\_\_\_

Date \_\_\_ / \_\_\_ / 200\_\_

# FCP (Financial Management) Ltd.

## Terms of Business – Client Agreement

Name \_\_\_\_\_

Address \_\_\_\_\_

1. FCP (Financial Management) Ltd. is a company registered in Cyprus. The company is licensed by the Central Bank of Cyprus and is a member of the Cyprus International Financial Services Association. The Companies offices are at 103, Spe Mesa Yitonias Centre, Limassol, Cyprus. Tel. No: +357-257.20478.
2. We act in an independent capacity as a client's agent when arranging investments and other financial advice. We do not act as a tied agent of any investment or insurance provider nor do we own the investments or policies bought by our clients. If we do have an interest in any service product or investment we will write to you with details of our interest before we carry out your instructions.
3. We will make arrangements for all of your investments to be registered in your own 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.
4. We require our clients to give us instruction in writing, to avoid possible disputes. We will, however, accept instruction orally so long as they are subsequently confirmed in writing.
5. We provide reviews of your investments, normally at intervals of 12 months from the commencement date by contacting you and arranging for an interview to discuss them.
6. We are not authorised to handle client money. We will never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you a bill). We do not handle cash.
7. We normally derive our income from commission paid to us in respect of transactions, by fund managers, insurance companies and other providers of investment and insurance products or services. Where we propose to charge a fee, for our services, we will notify you in writing before we carry out chargeable work, explaining the basis on which it will be calculated. Fees may be charged for services either on a fixed rate basis or an hourly charging rate. You must agree all quoted fees in writing before we carry out any chargeable work.
8. You or we may terminate this agreement at any time, without penalty. Notice of this termination must be given in writing.
9. We keep records of all of our business transactions for at least seven years. You may inspect your records, copies of contract notes, vouchers and entries in our books or computerised records. In the interest of client confidentiality we do not disclose any information about your financial affairs to anyone (other than the regulator our compliance staff) without your express knowledge and consent.
10. Your attention is drawn to the fact that the capital value of investments can and do fluctuate and may rise or fall in value. Investments or products may benefit from investor protection legislation in the countries from which they are issued or managed. These schemes may be available to expatriate investors, but you must ensure that you are satisfied with any such compensation protection before you arrange any transaction. We cannot accept responsibility for the failure of investments or product providers.
11. If you should have a complaint about the advice you receive or a product you have bought or invested in, please write to the compliance officer, at FCP (Financial management) Ltd. PO Box 59636, Limassol 4011.

*I/we confirm that I/we have read and understand the contents of this agreement.*

Signed \_\_\_\_\_

Date\_\_ / \_\_\_\_\_ / 200\_\_

Signed \_\_\_\_\_

Date\_\_ / \_\_\_\_\_ / 200\_\_