

Regulatory Documentation Amendments (minor)

Section 25 of our Terms & Conditions states that the governing rules from our regulatory body, the FCA, are subject to continual change, sometimes requiring amendments to our terms and conditions of business. We may change these terms at any time and you agree to accept from us reasonable one way amendments to these agreements which are necessary for compliance with the rules. We may notify you of a change by email, in writing or we may place a notice on our website. Where we make a major change we will provide you with revised terms and conditions. No amendment will affect any outstanding transaction or any rights or obligations that may already have arisen.

The below is a running list of minor amendments to our Terms & Conditions of Business and associated regulatory documentation.

10/08/2018

Document: Privacy Notice

Section: 4 How we collect and use personal data

Amendment: Additional text and insert of link to Privacy Notice of third party credit reference agency.

04/03/2019

Document: Privacy Notice

Section: 4 How we collect and use personal data

Amendment: new link to credit reference agency's privacy notice.

30/09/20

Document: Terms & Conditions

Section: 12 Charges

Amendment: Additional text that we charge fees for discretionary management and advisory and ISA services on all assets held, including cash. This is no change to previous practice but explicitly references that cash is an asset.

30/09/20

Document: Terms & Conditions

Section: 16 Nominee Clients – Protection of Client Money/Assets

Amendment: New text for inclusion of Segregated accounts in CREST and default of pooled account.