

Our Client Agreement and Charges for Online Investments

This client agreement is issued on behalf of Hanson Online which is a trading style of Hanson Financial Partners Ltd of 11 Merchant Court, Monkton Business Park, Hebburn, Tyne and Wear, NE31 2EX who can be contacted at info@hansonwealth.co.uk or 0191 4952254.

Authorisation Statement

Hanson Financial Partners Ltd is Authorised and Regulated by the Financial Conduct Authority. The Financial Conduct Authority (FCA) regulates the financial services industry in the UK and their address is 25 The North Colonnade, Canary Wharf, London, E14 5HS. You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register FCA No. 529347 or by contacting the FCA on 0800 111 6678

Permitted Business

We provide restricted advice and intermediation for savings and investments products.

Client Categorisation

Each client with whom the firm does business is categorised to identify the level of regulatory protection. We propose to classify you as a 'Retail Client' for Investment purposes.

Communications

We will communicate with you in English both verbally and written for the sending and reception of orders.

Scope of Service

Hanson Online will only recommend stocks and shares ISAs and General Investment Accounts from Parmenion Capital Partners LLP

Services to be provided - Investment

On issue of this letter any subsequent advice or recommendation offered to you will be based upon your stated, acceptable level of risk. We will issue you a report to confirm our recommendation. We may contact you in the future by means of an unsolicited promotion should we wish to discuss the relative merits of an investment or service which we feel may be of interest to you in your particular circumstances.

Hanson Financial Partners Ltd does not handle clients' money. We never handle cash or accept a cheque made out to us, unless the cheque is in settlement of charges or disbursements for which we have sent you an invoice.

Advice and Instructions

Any advice given to you by us shall be in writing. We will record all transactions on our files which, along with copies of relevant documentation, will be retained by us for a period of not less than six years. You have a right to inspect copies of contract notes, vouchers and entries in our books or computerised records relating to your transactions. We reserve the right to withhold copies of these records if information to other parties would be disclosed.

Complaints

If you wish to register a complaint, please write to **Hanson Financial Partners Ltd of 11 Merchant Court, Monkton Business Park, Hebburn, Tyne and Wear, NE31 2EX** or telephone **0191 495 2254**.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request.

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

Compensation Scheme

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business and the circumstances of the claim.

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

Further information about this compensation scheme arrangement is available from the FSCS.

Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). You consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA 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.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on **0191 495 2254** or in writing at **Hanson Financial Partners Ltd of 11 Merchant Court, Monkton Business Park, Hebburn, Tyne and Wear, NE31 2EX**.

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 a legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not kept 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 personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

Law

This client agreement is governed and shall be construed in accordance with **English** Law and the parties shall submit to the exclusive jurisdiction of the **English** Courts.

Force Majeure

Hanson Financial Partners Ltd shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving notice to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

What will you have to pay us for our services?

You will pay for our services on the basis of the sums invested. We will obtain focused personal and financial information from you and assess this in conjunction with your objectives, attitude to risk and capacity for loss in order to determine whether our investment solution is suitable for you. Our online service does not offer a complete financial planning assessment or take into account any existing assets that you may hold. Any recommendation we make will be restricted to the sums you wish to commit to savings or investment at this time unless we advise you otherwise. If at any stage of the online advice process you wish to discuss this service you can however speak to us using the contact telephone number provided on our website.

Our recommendations, together with the total advice costs and annual ongoing servicing costs, will be confirmed to you in writing in a personalised report before you proceed. All costs will be expressed in pounds sterling. We will tell you if you have to pay VAT.

Initial Charges

Whether you invest by making a lump sum or a series of regular payments, our adviser charge to cover the cost of our advice will equate to 0.99% of the amount(s) you invest. This charge will be deducted from each lump sum or regular premium you make before the funds are invested. For example, if you invested £10,000 the initial charge will be £99.00

Ongoing Charges

In addition to our implementation fee, there will be a charge to cover the cost of ongoing service and advice via the platform. This will be collected monthly at a rate of 0.035% of the value of your fund. For example, if your fund was valued at £30,000 the charge would be £10.50 (equivalent to 0.42% pa)

Payment of Initial Charges

Regardless of whether you invest a lump sum or make regular monthly payments, we will simply charge you 0.99% of each sum invested to cover the cost of the online advice service. This element of the charges does not however cover the cost or confer entitlement to any ongoing advice or service. Our advice charge is only applied if and when you invest or make a further contributions, it therefore works on a 'pay as you go' basis. So, if you decide to invest by making regular contributions, this element of our charge will apply on a one off basis to each and every contribution at the point it is made. If you decide to stop adding further sums to your investment, this element of our charge will no longer apply.

Payment of ongoing services

To ensure that your investment portfolio meets your needs on an ongoing basis we will provide an ongoing service. Your circumstances can change and you will therefore be asked to confirm your risk profile on annual basis. Your investment will be reviewed and the risk profile maintained to match your chosen risk rating. The service is designed to be interactive and therefore relies on your continued input. The service, including the maintenance of your client record and online access to this, is provided at a monthly cost of 0.035% of the value of your portfolio. This is delivered online for your convenience. The ongoing service and online access to your fund information, together with any associated costs, can be cancelled at any time. If you wish to cancel our ongoing service we will need you to call us on 0191 495 2254. In this instance your instruction will take immediate effect unless you state otherwise. Your funds will remain invested but you will no longer have access to the service platform

