

## Terms of business

---

Our terms of business is designed to come into force upon receipt.

We will always provide you with information that is clear, concise and accurate. This document highlights other information that we feel you should be aware of.

If you decide to cease the agreed regular payments, you will cease to receive any advice or servicing from Myers Davison Ginger Ltd. This could also include access to investment solutions. This is likely to impact negatively on your financial situation. You understand that from the point that the regular payments cease, Myers Davison Ginger Ltd are no longer engaged to work on your behalf and are no longer responsible for your financial situation.

Myers Davison Ginger Ltd are authorised by the FSA (Financial Services Authority). We will categorise you as a private client from outset and provide our services on this basis as it offers the highest level of regulatory protection to you.

We offer advice from the whole market and have no restrictions in the products or services we are able to access on your behalf.

Our services can include advice on investments relating to, or executing transactions in unregulated collective investment schemes. When we arrange a life assurance policy, pension or investment for you, the provider will produce documentation as evidence of the transaction. All investments will be registered in your name. We will forward to you all documents showing ownership of your investments as soon as practical after we receive them if not already sent to you directly by the product provider.

We keep comprehensive records of business transactions; you may inspect copies of any paper or computer records relating to your transactions. To aid us in providing you with a comprehensive service and to keep our records as up to date as possible, please notify us with any changes to your personal circumstances, e.g. name change, change of address, employment, etc. as soon as possible.

In the event of the long term incapacity or death of the Managing Director John Davison, the Operations Director Emma Crocker will take over the day to day running of the firm. Emma Crocker can be contacted at the firm's normal address.

We do not handle client's money and we never own the investments that you buy through us. We do not accept cheques made payable to us unless it is in settlement of charges or costs for which we have sent you an invoice. We do not handle cash.

In the course of our dealings with you, we will always seek to avoid conflicts of interest. Therefore it is unlikely we will have a conflict of interest or material interest in the transaction other than the receipt of fees or commission as described above. Where however we do have a conflict of interest or material interest or where we are aware that one our customers has such an interest, we will disclose full details to you in writing or orally before we advise you about the transaction and give you the opportunity to object to this interest.

Our intention is always to provide you with the highest possible level of advice and service. If, however, you are dissatisfied with our services, then you can complain to us in writing or orally by contacting us. Complaints should be directed to the Compliance Officer at the address at the foot of this page and will be dealt with in accordance with our internal complaint handling procedures. This procedure is available on request. Any complaints that we cannot settle may be referred to Financial Ombudsman Service. If you make a valid claim against us in respect of the investments we arrange for you and we are unable to meet our liabilities in full, you may be entitled to redress from the Financial Services Compensation Scheme, details of the cover that is provided by the scheme are given in a leaflet which we will send to you at you request. Further information is available from the Financial Services Authority and the Financial Services Compensation Scheme.

Myers Davison Ginger Limited subscribes to the Data Protection Act and assures you of the highest standards of confidentiality.

Our Terms of Business and service level agreement can be terminated at any time by either party giving one months notice in writing to that effect to the other but without prejudice to the completion of transactions already initiated. A due proportion of any charges for services provided should be settled to that date. These Terms of Business are governed by and should be construed in accordance with English Law and the party shall submit to the exclusive jurisdiction of the English Courts.

Goldsmiths House, 10-14 Cambridge Street, Aylesbury, Bucks HP20 IRS T: 01296 392999 F: 01296 392983  
E: [advice@mdgifa.com](mailto:advice@mdgifa.com)