

Client(s)

Client 1. Name

Client 2. Name

Address

Post code

Client Agreement

This Client Agreement is our standard contract for the provision of Investment Advice and to the extent required by you of Reception and Transmission of your Orders following the investment advice provided. For your own benefit, you should read all the information setting out the Client Agreement carefully before signing. If you do not understand any point, please do not hesitate to ask for further information.

Chase Buchanan acts as an investment adviser, and in our capacity as a client's adviser we advise on the purchase or sale of investments or other International services. We do not act as the tied agent of any one investment provider nor do we own the investments or policies we advise upon and that are bought by our clients. We advise only on the merits of purchasing, selling or subscribing to investments or exercising any rights conferred by an investment, and arrange and effect for clients as their adviser.

Before undertaking any investment business for you we are required for anti-money laundering purposes to carry out a due diligence process. We are required to collect some personal data from you to confirm your identity and address, as shown above on this agreement, by obtaining some independent documentary evidence such as passport and utility bill, and to hold on file a copy of such documents.

At Chase Buchanan we value your privacy. Our Data Protection and Privacy Policies are in accordance with the GDPR so it's easy for you to understand what information we collect, why we collect it and what we do with it. Full copies can be found on our website at www.chasebuchanan.com/data-protection-privacy/. Alternatively, we can send you a copy if you ask us to. By signing this declaration you are confirming you understand your data will be held and used in accordance with the GDPR legislation.

We are pleased to offer advice on the following terms of business:

- 1 When we have arranged an investment for you, we will undertake regular monitoring of the performance of that investment for you at our discretion and will be pleased to advise you at any specific time we agree together. We may however contact you from time to time with information which we believe may be relevant to your International circumstances.
- 2 If we need specific written authority for any course of action we will normally ask you to give instructions in writing to avoid any possible disputes, although we may at our discretion accept electronically communicated instructions, provided that you subsequently agree to confirm them in writing. We are authorised to rely on, may act on and treat as fully authorised by the client, any instruction or communication which purports to have been given by the client or on behalf of the client by any party notified by the client from time to time to Chase Buchanan as being so authorised. The client agrees to indemnify Chase Buchanan against all liabilities, actions, proceedings, claims, losses and expenses arising out of or in connection with the acceptance of instructions by Chase Buchanan and upon which Chase Buchanan is authorised to rely.
- 3 A client may terminate at any time the authority given to us to advise on his/her behalf, without penalty, by giving notice to us in writing to that effect. Likewise, we may similarly terminate the arrangement between us. Termination will be without prejudice to the completion of transactions already initiated and a client will be required to pay for any transaction effected before termination together with a due proportion of any agreed payment for services provided by us.
- 4 We may receive commissions, trail fees, and share of fees from banks, fund managers, insurance companies, and other providers of investment and insurance products and services as a result of arranging transactions with them. Such commissions, trail fees, and share of fees will generally be in the range of 10% to 50% of the total management fees (including brokerage fees, custodian fees etc.) levied by banks, fund managers, insurance companies and other providers of investment and insurance products. We will provide you with specific information relevant to you regarding any commissions and fees by way of a full disclosure document including illustrations prior to you making any decision to invest or transact. You agree that we retain that commission, trail fees, or share of fees, as part of our remuneration. We do not charge for advice and other services in respect of such investments, unless specifically agreed in writing with a client. We reserve the right to act as agent for third parties and to share with them any such commissions or fees as are received by us.
- 5 We retain the right to charge fees to our clients for advice and other services rendered in respect of investment matters, when specifically agreed, either verbally or in writing.
- 6 Chase Buchanan does not provide legal or tax advice and we strongly recommend the client obtains professional legal and/or tax advice where appropriate in relation to their International affairs and the suitability of the transaction considered or embarked upon. We may from time to time make introductions to the providers of such services, on the understanding that such introductions are made without any liability by Chase Buchanan.

Chase Buchanan Ltd is authorised and regulated by the Cyprus Securities and Exchange Commission with Licence No: 287/15.
Chase Buchanan Insurance Services, Agents & Advisors Ltd is authorised and regulated by the Cyprus Insurance Companies Control Service with Licence No's: 492, 3906 and 507.
Chase Buchanan Ltd and Chase Buchanan Insurance Services, Agents & Advisors Ltd offer services in the EU on a cross border basis as per the provisions of MiFID and IDD.

- 7 Chase Buchanan does not handle client money, and International mandates are usually made directly by the client to the International institution holding the assets. Fees or other charges incurred for arranging telegraphic transfers, currency conversion, or other banking transactions will be borne by the client unless otherwise agreed in writing.
- 8 All investments will be registered in the name of the client, (or his/her nominee(s) if we are so instructed in writing) and policies, certificates or other documents of title will be sent to the client, (or to his nominee(s) as the case may be). If you instruct us to register investments in the name of, or jointly with, any third party we shall accept no liability for their default.
- 9 We keep records of business transactions for at least ten years. A client (or his agent) may inspect all our records relating to his/her business with us, including contract notes, vouchers and entries in our books or electronic recording media. We treat all clients' records as confidential, so we reserve the right to provide copies of a client's records rather than allow access to files containing records of other clients. In pursuance of our confidentiality obligations, we will not disclose any information about your International affairs to anyone, whether purporting to act on your behalf or otherwise, without your express knowledge and/or consent.
- 10 Investments purchased by clients of Chase Buchanan may have the benefit of investor protection legislation in the countries from which they are issued. In some cases, insurance or investment companies themselves may give "cancellation rights" to investors who change their mind within a limited period (usually about 30 days) of making an investment. Chase Buchanan cannot accept any responsibility for the failure of investments, or of product providers themselves, but local "investor compensation schemes" may be available in the countries concerned, which will generally extend to expatriate investors. Chase Buchanan will inform you on request of the availability of cancellation rights and/or investor compensation schemes, in relation to specific insurance or investment contracts recommended to you.
- 11 Your notice is drawn to the fact that the value of investments can and does fluctuate and any individual investment may experience downward or upward movements. There is an inherent risk that losses may be incurred rather than profit made as a result of buying or selling investments, particularly with regards to certain Alternative Investment type funds, such as Hedge Funds. The latter are suitable for sophisticated investors as part of a balanced portfolio, and such investors must have the International capacity to withstand the risks involved and potentially bear the risk of the loss of their entire investment.
- 12 Both Chase Buchanan and you as our client undertake to notify each other in the event of any material change in the information provided in this agreement.
- 13 If we do not meet face to face to conclude this Agreement, but instead our communication is done through a website, over the telephone, or by written correspondence (including e-mail), then the Distance Marketing of Financial Services Law N. 242(I)/2004, as amended, applies and we shall send you by email or post the relevant documents which form the Agreement. You have the right to ask for the Agreement to be sent to you by post.
- 14 We may use credit reference and fraud prevention agencies to help us make a business decision about providing you with investment services. By confirming your agreement to proceed you are accepting that we may each use your information this way.
- 15 You acknowledge that you have received and understood this Client Agreement including all client documentation that can be found on our web site. These documents set out the terms upon which we will offer our Services to you as an authorised Investment Firm.
- 16 If you should have any complaint about the advice or service you receive or a product in which you have invested you should email the customer relations department at customer.relations@chasebuchanan.com
- 17 Please return the signed Agreement and all relevant forms/papers to: Chase Buchanan, UK Admin Centre, The Old Parsonage, Church Street, Crondall, Surrey GU10 5QQ, UK. For fast processing purposes you may first print, sign and send it back to us via email to: info@chasebuchanan.com. After this you will need to post the original to us.

I/we acknowledge the contents of this notice:

Client 1. Name

Signature

Date

Client 2. Name

Signature

Date

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