

This agreement is made by and between:

1. Chase Buchanan Insurance Services, Agents and Advisors Ltd (“the company”), a company incorporated in Cyprus whose registered office is: Office 101, 2nd Floor, 1 Nikou Kazantzaki, Paphos 8035, Cyprus
2. Name of client (“the client”)
of (address):

Chase Buchanan acts as an adviser, and in our capacity as a client’s adviser we advise on the purchase or sale of life insurance, protection, savings and pensions. 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 also advise on the merits of purchasing, selling or subscribing to insurance linked investments.

Before undertaking any insurance 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 data protection laws (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: www.chasebuchanan.com/insurance/ along with each of the following policies which constitute the entire agreement between us. Each of these policies shall be incorporated into, and form part of, this Agreement as if each had been set out in full herein. The policies are: Summary of Conflicts of Interest Policy, Complaints Policy, Privacy Policy, Data Protection Policy.

- 1 When we have arranged an insurance linked investment for you, we will undertake regular monitoring of the performance of that investment and at our discretion will be pleased to advise you at any specific time we agree together.
- 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 verbally communicated instructions, provided that you subsequently agree to confirm them in writing. Client instructions received by Chase Buchanan will be passed onto the relevant financial institution, which has the responsibility for their execution. The language of communication is English and all communications between us must be in English. 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, finders’ and trail fees, and share of fees from banks, fund managers, and other providers of investment services as a result of arranging transactions with them. Such commissions, finders’ and 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, and other providers of investment products. We will provide you with additional information on commissions, finders’ and trail fees upon request. You agree that we retain that commission, finders’ and trail fees, or share of fees. 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.

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April 2024

5. 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.
6. Chase Buchanan does not handle client money, and payments are made directly by the client to the third party financial 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. No premiums or investment monies of any kind should be paid or made payable to anyone else. Cheques from third parties will not be accepted. Cash will not be accepted.
7. 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 a plan in the name of, or jointly with, any third party we shall accept no liability for their default.
8. We keep records of business transactions for at least five years from the time the client ceases to be a client. 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 affairs to anyone, whether purporting to act on your behalf or otherwise, without your express knowledge and/or consent.
9. The company shall not be deemed to have failed to respond to its obligations and shall have no liability for any loss or damage which the client may incur as a result of any total or partial failure, discontinuance or delay in the execution of the duties or obligations of the company under the agreement, or any other person who acts as an intermediary or participates in the execution of the orders, caused by any act of God, fire, war, political, upheaval, labour dispute, strike, governmental action, or any stock exchange market, failure of communication for any reason with market makers, non-operation of any electronic transaction any other defect in or failure of transmission to communication facilities of any nature between the company and the client or any other party, suspension of the right of the company to provide partly or fully any services for any other reason beyond the company's control.
10. Products 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 contracts recommended to you.
11. Your notice is drawn to the fact that the value of insurance linked investment 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 insurance linked investments, you should be aware of possible liquidity restrictions of some insurance linked investments and that some plans/investments may not allow redemptions for a specified period. There is also a possibility of early redemption penalties. Information regarding any restrictions on liquidity or redemptions can be found in the product literature and key features documents which will be presented to you with any recommendations made.
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 conducted electronically, over the telephone, or by written correspondence 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. You notice is drawn to the fact that any information, which you give us, may be disclosed to third parties (i.e. we may use a credit reference and fraud prevention agencies to help us make a business decision about providing you with insurance services and to product providers for the purpose of processing your application or to another firm upon the sale of all or part of our business.
15. These terms of business are governed, and shall be construed in accordance with, Cyprus Law.

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April 2024

- 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, 12 Riverside, Dogflud Way, Farnham, Surrey, GU9 7UG, 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.
- 18. For the purposes of direct marketing, you agree that we may use the information about you to contact you from time to time via email to bring to your attention additional products or services which may be of benefit to you.
Yes or No (please tick as applicable). Note where you tick 'No' we shall not contact you for marketing purposes but we still have the obligation to contact you for the purpose of providing services to you as agreed by the signing this agreement.

Client agreement: I have read, understood and agree to the terms set out in this agreement.

Signed (the client)		Date
Signed (the client)		Date