

Clubfinance Ltd ('Clubfinance') does not provide any advice or recommendations, and does not assess appropriateness. We offer a discount arranging service only. To offer this service we need to obtain your written confirmation that you have received our Terms of Business and neither requested nor received any advice from Clubfinance, its employees, servants and/or agents as to the suitability of any products we act as your agent for.

**New product arrangement (including additional investment/cover and fund switching)**

I am/We are purchasing a product/products through Clubfinance on an execution-only basis. I/We have not sought or received advice or recommendations from Clubfinance, nor have I/we been induced to purchase a particular product by Clubfinance. I am/We are capable of determining whether a product is suitable for my/our needs and I/we have determined that this/these product(s) are suitable.

I/We confirm that I/we have instructed Clubfinance to arrange this/these product(s) on my/our behalf. I/We confirm that I/we have received, read, understood and retained a copy/copies of:

- for non-investment insurance, a personal illustration (detailed quote) and Keyfacts document (key features/policy summary), noting in particular the information on cancellation rights and significant or unusual exclusions or limitations;
- for investments, the key features document(s) and/or simplified prospectus/mini-prospectus/prospectus and/or securities note and/or memorandum, and/or brochure and/or particulars and/or offer(ing) document; applicable to each product together with the product provider's/providers' terms of business if separate.

**For investment business new product arrangement (including additional investment and fund switching)**

I/We confirm that I/we have obtained information regarding the amount of commission that Clubfinance will receive and have retained details of the commission applicable to each product.

**For change of agent**

I/We accept Clubfinance's Terms of Business. I am/We are changing our agent to Clubfinance who operate an execution-only service. I/We confirm that I/we understand that changing the agent for my/our product(s) to Clubfinance means that I am/we are not entitled to, and will not receive any on-going advice and/or recommendations on this or any other product from Clubfinance. I/We confirm that I/we understand that Clubfinance does not accept liability for any advice received prior to appointment as agent.

**Future activity relating to this/these products (including online use of a fund supermarket or wrap)**

I/We accept that any future transactions or amendments relating to this/these product(s) will also be on an execution-only basis and subject to this declaration. This includes policy variations or cessations, sales, switches, transfers, and additional investment or cover. I/We will not proceed unless I/we have received information as referred to above for new product arrangement as applicable. In the first instance I/we acknowledge that before proceeding, I/we should contact Clubfinance to obtain the relevant product information and for investment business, details of commission payable to Clubfinance. However, where all this information is provided online (e.g. through a fund supermarket or on the Clubfinance website) I/we may proceed directly. I/We accept that under these circumstances, if Clubfinance is not indicated as my/our agent, I/we may not benefit from Clubfinance's rebates/discounts. Where applicable, the literature must cover the individual funds selected.

**For all business**

I/We confirm that I/we understand that it is my/our responsibility to monitor and determine the continuing suitability of this/these product(s). I/We confirm that I/we have read, understood and retained a copy of Clubfinance's Terms of Business, Combined Initial Disclosure Document and any relevant additional risk warnings (e.g. for VCTs, EISs, ISA transfers), and that no advice or recommendation has been requested or received from Clubfinance. I/We confirm that I/we have answered accurately on the application form and other documents. In the case of a business, I/we confirm that I/we have the necessary authority to enter into such a transaction.

<b>SIGNED</b> (all parties to sign):	
<b>FULL NAME(S)</b> (and job title if on behalf of a business) <b>BLOCK CAPITALS PLEASE:</b>	
<b>DATE:</b>	
<b>E-MAIL ADDRESS</b> (E-mail is our preferred means of communication):	

Our Terms of Business allow us to include marketing information from Clubfinance with other communications to you. Clubfinance will not supply your information to third parties for marketing purposes.

**Opt in.** If you would like to receive additional marketing information from Clubfinance please tick the areas of interest below:

general investments , EIS & VCT , other higher risk investments , insurance , mortgages

Please tick the methods by which Clubfinance can send you this information: e-mail , post

If you have already opted in and you leave the boxes above blank, we will retain your preferences unless you opt out by ticking this box