**SCHEDULE OF SERVICES**

This schedule should be read in conjunction with the engagement letter and the standard terms and

conditions

**INVESTMENT SERVICES**

**15.0 Investment advice (including insurance mediation services)**

15.1 We are licensed by the Institute of Chartered Accountants in England and Wales, we may be able to provide certain investment services that are complementary to, or arise out of, the professional services we are providing to you. Such advice may include generic financial advice and the critique of financial recommendations provided to you by regulated financial advisers. In the unlikely event that we cannot meet our liabilities to you, you may be able to claim compensation under the Chartered Accountants’ Compensation Scheme in respect of exempt regulated activities undertaken.

15.2 We are not authorised by the Financial Conduct Authority. However, we are included on the Register maintained by the Financial Conduct Authority so that we can carry on insurance mediation activity, which is broadly the advising on, selling, and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the Institute of Chartered Accountants in England and Wales. The register can be accessed via the Financial Conduct Authority website at [www.fca.org.uk/register](http://www.fca.org.uk/register).

**4.1 Referral to a Permitted Third Party (PTP)**

4.1.1. Should you require advice on investment business which we are unable to give as we are not authorised by the Financial Conduct Authority, we can introduce you to a suitable firm who are a PTP authorised by the Financial Conduct Authority.

4.1.2 The PTP will issue you with his own terms and conditions letter, will be remunerated separately for their services and will take full responsibility for compliance with the requirements of the Financial Services and Markets Act 2000. We will act as introducers but would be pleased to comment on, or explain any advice received and if required attend any meetings with you.

4.1.3 We will inform you when any introductory fee is received and agree with you how this is to be dealt with at that time.

* + 1. To enable us to provide you with a proper service, there may be occasions when we will need to contact you without your express permission concerning investment business matters. For example, it may be in your interests to sell a particular investment, and we would wish to inform you of this. We may therefore contact you in such circumstances. We shall, of course, comply with any restrictions you may wish to impose which you notify to us in writing.

**RIGHT TO CANCEL**

You have the right to cancel within 14 days without giving any reason. The cancellation period will expire after 14 days from the date you enter into the contract (for example, the day the engagement terms are signed).

To exercise the right to cancel, you must inform us of your decision to cancel this contract by a clear statement (e.g., a letter sent by post, fax or email). You may use the attached cancellation form, but it is not obligatory. You may also electronically fill in and submit the model cancellation form or any other clear statement on our website. If you use this option, we will communicate to you an acknowledgement of receipt of such a cancellation by email without delay.

To meet the cancellation deadline, it is sufficient for you to send your communication before the cancellation period expires.

**EFFECT OF CANCELLATION**

If you cancel this contract, we will reimburse to you all payments received from you. We will make the reimbursement without undue delay, and not later than 14 days after the day on which we are informed about your decision to cancel the engagement. We will make the reimbursement using the same means of payment as you used for the initial transaction, unless you have expressly agreed otherwise; in any event, you will not incur any fees as a result of the reimbursement.

**COMMENCEMENT OF SERVICES**

We will not begin work on the attached schedule[s] of services before the expiry of the cancellation period unless you specifically instruct us to do so. You may do this by ticking the box below your signature

If you requested us in writing to begin the performance of our services during the cancellation period, you shall pay us a proportional amount for our services performed up to the date of your cancellation, compared with the total amount for the whole assignment.

**CANCELLATION FORM**

To Clapton Consultants Limited 123 Riverside Close London E5 9SS

I hereby give notice that I cancel my engagement with you for the following services

Client’s name………..

Address…………..………,

Signature (if on paper)……………

Date…………..