

**Fintuity Limited**

**Client Agreement**

# Terms and Conditions

## **1.0 These General Terms and Conditions**

### **1.1 Purpose**

These General Terms and Conditions together with information you provide to us (your "Client Account Application") constitute the agreement ("Agreement") between you and us for the provision of investment services to you. You may request a paper copy of this Agreement at any time.

In these General Terms and Conditions, all references to "we", "us", "our" and "Fintuity" refer to Fintuity Limited and all references to "you", "your", "client" and "customer" refer to the client of Fintuity Limited

Your use of our website is governed by separate Website Terms of Use which are available on our website.

### **1.2 Commencement of Agreement**

This Agreement will become legally binding and we will start providing the services to you once

we have received confirmation of your completed Account and satisfactory money laundering verification information as set out at XXX below.

### **1.3 Date of Last Update**

These General Terms and Conditions were last updated on 20 May 2018.

### **1.4 Definitions**

"Account" means the investment accounts you hold with us as described in clause 2.2;

Agreement means the agreement between you and us for the provision of an Advisory Service and/or a Discretionary Service, and which consists of:

- These Terms and Conditions; and
- The information you have provided in your Profile on the Website in connection with your Portfolio.

'Asset(s)' means any of the rights to, benefits and proceeds of any kind held for an account in your name or in a nominee name for the Account, including anything held by our or Equiniti's agent, depository, or custodian including but not limited to accounts, claims, contract rights, all documents, instruments and certificates relating to investments, securities and all related interest, redemptions and distributions, and all income, proceeds and products of the above, items in transit or held with third parties or in a clearing system for you including cash and any rights that may be exercised at a future date or on the happening of a direct or contingent event.

'Business Day' means any day except Saturday and Sunday on which financial markets in London are open for business and banks are open for business in all geographic locations required to complete the relevant transaction.

'Best Execution' means undertaking a transaction in an Investment in accordance with the FCA Rules which means that we are required to provide you with terms most favorable to you taking into account a number of characteristics; including, but not limited to, type of Investment and size of transaction.

"Custody Services" means the custody, administration and other associated services to you by THE CUSTODIAN

"Custody Terms" means the terms on which THE CUSTODIAN provides you with Custody Services, as set out in Schedule 2: Custody Terms and Conditions;

"Client Account Application" means the forms completed by you for the purposes of opening an Account with us.

Parties	
1	Fintuity Limited, whose registered office is at Kemp House, 160 City Road, London, United Kingdom, EC1V 2NX ( <b>Fintuity</b> )
2	Sarah Connor, flat 10, 27 Richmond road, Croydon, CR27DS ( <b>the Client</b> )

#### Signed by for and on behalf of Fintuity Limited

Print Name

Signature

Director

.....

#### Signed by the Client

Print Name

Signature

The Client

/sn\_first/

.....