

FINANCIAL ADVICE KEY FACTS ABOUT OUR COSTS AND SERVICES

Hargreaves Lansdown Advisory Services provides advice for those seeking professional assistance with investments and financial planning.

Important information relating to our advisory services including details of the services we provide, our costs and consumer protection for clients follows.

Please read this together with the Terms of Business at the end of this document. Your adviser will discuss the main points of these before providing any personal recommendations.



0117 317 1690



advice@hl.co.uk



www.hl.co.uk/advice

THE FINANCIAL CONDUCT AUTHORITY

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services within the United Kingdom. Hargreaves Lansdown Advisory Services Limited is authorised and regulated by the FCA.

Our FCA Register number is 189627.

You can check our details on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or writing to them at 12 Endeavour Square, London E20 1JN.

The basis on which we advise you

We will only offer advice on limited types of products and services which we offer from a limited number of companies. This approach is described as a 'restricted advice' service. This means that our advisers have limitations on the services and products they can recommend. All of the providers and products are rigorously researched to ensure they are able to support our clients' long term financial planning objectives. This includes Hargreaves Lansdown Group products and services as well as those of other providers. You may ask us for the list of these and for the research criteria used to compile the list. By having a "restricted advice service", our advisers have more time to spend with our clients to understand their needs and support them.

We do not offer "independent advice" – where a recommendation must be based on a comprehensive analysis of the whole market of products and services available.

Other than advice on existing arrangements, as described in the below paragraph we will not offer advice on products or services that do not meet our selection criteria or which we feel are unsuitable for our clients.

We can offer advice on retaining or amending any existing arrangements you already have in place so that they can support your current needs and circumstances. We don't provide advice on individual shares.

Further details of the services we provide are set out below.

Our services and what you will pay

The service and charges are described as either initial or ongoing. Initial charges cover the cost of providing the advice, while ongoing charges cover reviews and ongoing support after the recommendation has been put in place.

You will pay for our services on the basis of an adviser charge. Some insurance products will pay a commission and we will let you know in writing, prior to any advice being given, what this amount will be.

We will not charge you until we have agreed with you how we are to be paid. Some adviser charges attract VAT (Value Added Tax) and we will highlight where this applies

| Service | Adviser charge (all adviser charges can be subject to VAT when applicable) |
|--------------------------------|--|
| 1 Initial consultations | No adviser charge applies |
| 2 Financial Planning | <ul style="list-style-type: none"> • 2% of the first £200,000 advised upon • 1% of the balance between £200,000 and £1,000,000 advised upon • 0% of the balance over £1,000,000 advised upon <p>This is subject to a minimum adviser charge of £1,495.</p> |
| 3 Investment Advice | <ul style="list-style-type: none"> • 1% of the first £1,000,000 advised upon • 0% of the balance over £1,000,000 advised upon <p>This is subject to a minimum adviser charge of £995.</p> |
| 4 Ongoing Advice * | 0.365% per annum of the value of the investments under review, (e.g. £547.50 for a £150,000 investment). For investments under review above £1,000,000 charges shall be set by individual agreement. The charges for Ongoing Advice are calculated and deducted on a monthly basis, unless otherwise agreed with your adviser. Further details can be found in section 4 of the enclosed Terms and Conditions of Business. In this context, 'investments under review' means those investments on which HL has provided advice |

* Where a discretionary managed service is recommended it will include Ongoing Advice. More information on Ongoing Advice is given on page 3. A discretionary managed service is designed for people who do not wish to make their own investment decisions even after any initial advice has been received.

Our services

Initial consultations

The initial consultation is for you and us to get to know each other and decide if advice is right for you.

Where we agree that advice may be required, your adviser will explain the cost of providing you with a formal recommendation. There is no obligation to continue the process and receive a recommendation.

How much do initial consultations cost?

No charge is made for these initial consultations.

Investment advice

This can be the investment of a lump sum or regular investments. The advice will take into account your objectives, your knowledge and experience in investing, and your financial situation.

Advice in this area can include recommendations in respect of an existing portfolio of investments to adjust them to meet your current objectives.

How much does Investment Advice cost?

- 1% of the first £1,000,000 advised upon
- 0% of the balance over £1,000,000 advised upon

We charge a minimum of £995 for Investment Advice. The maximum charge for this service is capped at £10,000.

All the above charges can be subject to VAT when applicable.

Example 1

You invest £200,000 into a portfolio of funds. The adviser charge will be £2,000.

Ongoing Advice

HL provides Ongoing Advice through our financial advisers and is always included where a discretionary managed investment approach has been used. For all other advice, you can choose to receive Ongoing Advice, or to self-manage your investments and planning.

In a discretionary managed service the fund managers are mandated to make strategic investment decisions on your behalf. It is a requirement that your approach to risk management is discussed and agreed at least annually.

Ongoing Advice provides:

- ✓ A dedicated named adviser to provide ongoing support
- ✓ Reviews to check your plans are on track at least annually, but more frequently if required
- ✓ Reassessment of your financial objectives
- ✓ Review of your attitude to investment risk
- ✓ Performance and valuation overview
- ✓ Review of tax allowances and exemptions
- ✓ Option to undertake a lifetime cash-flow modelling exercise
- ✓ A report confirming our discussions and any changes recommended

How much does Ongoing Advice cost?

0.365% pa (plus VAT where applicable) of the value of the investments under review. The charges for Ongoing Advice are calculated and deducted on a monthly basis. For portfolio values above £1,000,000, charges shall be set by individual agreement.

Example

You invest £200,000 into a portfolio of funds and require Ongoing Advice.

The initial Financial Planning charge will be 2% of the £200,000 invested, i.e. £4,000.

The ongoing charge will be 0.365% of the value of the investments every year, i.e. £730 (or £876 including VAT) each year.

Please note the actual ongoing charge will vary as the value of your portfolio fluctuates.

Financial planning

This will be areas such as taking retirement benefits, estate planning, pension transfers and long-term care provision. These matters demand a more specialised and time-intensive approach. We will make it clear to you whether the advice you are seeking falls under Investment Advice or Financial Planning before providing the service.

How much does Financial Planning cost?

- 2% of the first £200,000
- 1% of the balance between £200,000 and £1,000,000
- 0% of the balance over £1,000,000

We charge a minimum of £1,495 for Financial Planning. The maximum charge for this service is capped at £12,000.

All the above charges can be subject to VAT when applicable.

For some services, such as transferring a Defined Benefit pension (an example is a Final Salary pension) and receiving annuity advice, as described in the next sections, additional charges will apply. We will make it clear to you where additional charges may be applied before providing the service.

Example

You require advice on the suitability of transferring a personal pension of £400,000.

The initial charge will be $(2\% \times £200,000) + (1\% \times £200,000) = £6,000$.

The overall adviser charge will therefore be 1.5%.

All the above charges can be subject to VAT when applicable.

Transferring a Defined Benefit pension

Defined Benefit pension transfer advice is complex and requires a Specialist Transfer Value Analysis to be undertaken and for advice to be provided by a qualified Pension Transfer Specialist.

How much does this service cost?

The cost of transferring a Defined Benefit pension is the same as Financial Planning plus an additional Specialist Transfer Value Analyst Charge of £1,500 (£1,250 plus VAT).

Example

Transfer of a Defined Benefit scheme valued at £400,000:

2% of first £200,000 = £4,000

1% of remaining £200,000 = £2,000

Specialist Transfer Value Analysis Charge (£1,250 + £250 VAT) = £1,500

Total charge (including £250 VAT) **£7,500**

Example

Purchase of an annuity with a £250,000 pension:

2% of first £200,000 = £4,000

1% of remaining £50,000 = £500

Administration and Implementation Charge for standard annuity would be $(0.5\% \times £250,000) = £1,250$

Administration and Implementation Charge for enhanced annuity would be $(1.5\% \times £250,000) = £3,750$

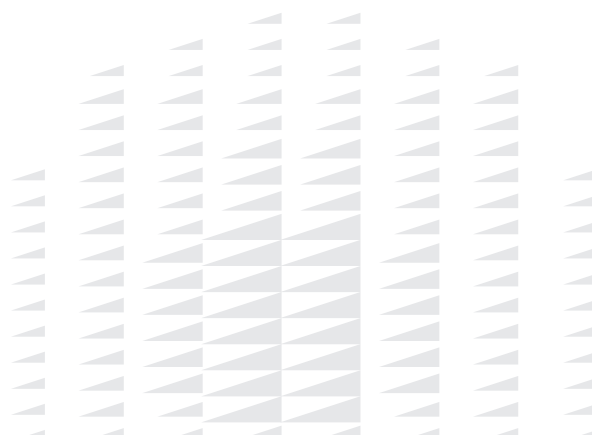
Total charge for standard annuity £5,750

Total charge for enhanced annuity £8,250

Annuity advice

The cost of advising on the purchase of an annuity is the same as Financial Planning plus an additional Administration and Implementation Charge.

The Administration and Implementation Charge is 0.5% for a standard annuity and 1.5% for an enhanced annuity. An enhanced annuity takes into account health and lifestyle factors.



Your payment options

Adviser charge

We can often arrange for the payment of our adviser charge to be taken from your investment. This will reduce the amount invested but not the amount on which the advice charge is calculated. Alternatively, a separate payment may be accepted at the time the recommendations are made, in this case the full amount advised on will be invested.

Where you need advice that does not result in an investment or fund recommendation, we will agree a charge based on the sum being advised, or in line with a fixed adviser charge. A fixed adviser charge will be calculated in the same way as described in the Investment Advice or Financial Planning sections on pages 3 and 4, or will be agreed as per the terms of any offer applying at the time.

A fixed adviser charge may be preferable when you are investing into tax-efficient wrappers, using investment allowances or being advised upon investment contributions. This will become payable upon completion of our work, whether you subsequently act upon our recommendations or not. You may be asked for an initial down payment before work is started. You will not be charged any more than the amount agreed, unless we subsequently agree with you that the cost of our work is going to be higher than originally estimated.

In all cases, a charge agreement will be provided and agreed prior to work being undertaken.

Payment for Ongoing Advice

Where you receive Ongoing Advice, the charge can be payable monthly or annually. We may arrange payment of the charge for Ongoing Advice through deduction from your investment accounts, alternatively, you can pay the cost directly to us. Ongoing Advice can be cancelled at any time by written request.

Where you have agreed to pay for Ongoing Advice monthly and via a deduction from your investment accounts the charge will be deducted monthly in arrears. We require you to hold cash in your accounts to pay for this charge. If there is insufficient cash we will be able to sell down your investments in order to make the payment.

If you make investment decisions outside of your advice relationship this could result in alternative charging methods.

An annual review is an integral part of a discretionary service and cancellation of the review service will result in the cancellation of the discretionary management service in full.

If you have opted into Ongoing Advice and you don't take up reviews, we have the option of cancelling Ongoing Advice. Your investments will remain unchanged, and it would become your responsibility to review these.

Whilst a charge for Ongoing Advice shall be made in the event that a review is not undertaken, it should also be noted that if Hargreaves Lansdown Advisory Services is not able to confirm the suitability of a discretionary fund then this could lead to removing your investments from the discretionary service. In such circumstances, you will become a non-advised client and will remain a client of the platform where you can also obtain support from HL's Investment Helpdesk on **0117 900 9000**.

Commission

Only insurance-based contracts continue to pay a commission. Where we recommend these types of products we may receive a commission from the provider. The amount of commission we are to receive will be confirmed in writing prior to your application.

Additional information

Hargreaves Lansdown Advisory Services Limited, One College Square South, Anchor Road, Bristol, BS1 5HL is authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, London E20 1JN.

Our FCA registration number is 189627.

You can check our details on the FCA's Register by visiting the FCA's website **www.fca.org.uk/register**

Loans and ownership

All regulated companies within the Hargreaves Lansdown Group are wholly owned by Hargreaves Lansdown Plc, which has no loans.

If you wish to register a complaint

Write to our Client Services Manager at the address to the left.

Call **0117 317 1690**

If you cannot settle your complaint with us, you may refer it to the Financial Ombudsman Service.

We are covered by the Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Most types of investment business are covered for 100% of the first £85,000. Further information about compensation scheme arrangements is available from the FSCS.

What is our cancellation policy?

In the event that you change your mind after purchasing an investment, you may have the right to cancel the transaction. You should refer to the terms and conditions on which you purchased your investment for information on what, if any, cancellation rights apply.

HARGREAVES LANSDOWN FINANCIAL ADVISERS TERMS AND CONDITIONS OF BUSINESS

Hargreaves Lansdown Advisory Services Limited (HLAS) is authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, London E20 1JN, and bound by its rules. Registration can be checked on the FCA's website www.fca.org.uk/register or by contacting the FCA.

Changes to the Hargreaves Lansdown Financial Advisers Terms and Conditions of Business

- 1. In section 3, we have clarified how we engage with you at the start of the relationship.**
- 2. In section 4, we have clarified how we charge you for advice.**
- 3. In Section 5, we have clarified the procedure on how we will collect any outstanding fees that are owed to us.**

1. INTRODUCTION

These Terms and Conditions ("Terms"), together with the accompanying Key Facts, form the basis of the agreement between us pursuant to which you have instructed us, and we have agreed, to provide advice and recommendations to you on your investment needs (our "Agreement"). Please read these Terms and the Key Facts carefully and let us know as soon as possible if you have any questions or require any clarification. They are important documents on which we intend to rely. All capitalised terms not defined in these Terms or Key Facts have the meanings set out in the HL Service Terms.

As a 'Retail Client' you will receive the very highest levels of investor protection when dealing with us. All services will be provided after we have personally advised you, following an assessment of your individual circumstances. Once an investment is made, we shall not provide you with further advice unless you ask us to.

Financial advice has a specific legal and regulatory meaning. It is a personal recommendation from a qualified individual given after due consideration of your personal circumstances and objectives. Our adviser will take time to analyse your objectives, needs and attitude to risk to ensure the advice given is suitable. We will be proactive with opinions and suggestions to make sure you understand the implications of any recommended action.

Your financial adviser will be authorised and regulated by the Financial Conduct Authority ("FCA") and subject to rigorous ongoing testing and scrutiny. You can check on an individual's registration on the FCA website.

2. COMMUNICATIONS WITH YOU

We will contact you by post, telephone, email or via our secure message centre. You are responsible for providing us with the correct contact details at all times. Letters (including those enclosing cheques) will be sent by standard post unless you request registered post, in which case you agree to pay for postage.

We are not responsible for the loss of any documents or the cost of replacing them, or for any other loss, cost or expense resulting from any delay in, or the failure in delivery of, any communication we send or receive. Provided that we send correspondence to the postal address and/or email address that you provide, we will not be deemed to have failed in any duty of privacy, nor be liable for any losses, costs or expenses which may arise from a third party intercepting the communications.

In relation to Ongoing Advice we will contact you annually to arrange a review of your Investments. The offer will include a written communication to the address you have provided for contact and it is therefore your responsibility to ensure HLAS are informed of any change in address.

You can contact us by telephone (**0117 317 1690**), by email (advice@hl.co.uk) or you may write to us at Hargreaves Lansdown Advisory Services Limited, One College Square South, Anchor Road, Bristol BS1 5HL.

3. HOW WE ENGAGE WITH YOU

We will meet with you at the start of our relationship to discuss the work we will do for you, when you can expect to receive our advice and the charges for the engagement. This initial meeting may be held either by video, telephone or face to face. You will not be charged for our initial meeting. Where your initial meeting takes place face-to-face, we will give you a copy of these Terms and the Key Facts. Where your initial meeting takes place over the telephone or by video, we will send you a copy of these Terms and the Key Facts shortly after. In each case, in instructing us to provide advice following the initial meeting, you will be deemed to have accepted these Terms and the Key Facts as the basis of our Agreement.

4. ADVISER CHARGING

We will discuss with you how you will pay our charges. This may include making a direct payment to us or authorising us to deduct charges from the amounts you intend to invest following receipt of our advice and any Ongoing Advice charges. We require you to enter into a separate charge agreement with us confirming the payment terms of our engagement.

Unless otherwise agreed with your adviser, charges for Ongoing Advice are calculated monthly in arrears, shortly after the month end, based on: (i) the value of the investments under review in your account on the last day of the month; and (ii) the number of days during the month that the account has been open. We calculate the charges payable on the basis of there being 365.25 days per year. The charge becomes due at the beginning of the following month.

You acknowledge that where you transfer your investments to another entity, our charges will continue to apply to those investments until we have received confirmation from the recipient that they are holding the investment.

Where an agreement to pay Ongoing Advice charges through deduction of your accounts is entered, this charge will be applicable over all funds (excluding equities) held in your account. Therefore any trading in funds that you initiate without advice would otherwise incur additional charges, and, to avoid this, we will move you to different charging arrangement.

In order to meet any fees in relation to Ongoing Advice charges we suggest you maintain a Minimum Cash Balance on each account you hold with us. If there is insufficient cash we will be entitled to sell down your investments to facilitate the charges owed. This could result in capital gains tax liabilities.

If you enter an agreement to make direct payments to us, but fail to make the payment after the associated services are provided, we will be entitled to sell down your investments to facilitate the charges owed.

5. OUTSTANDING FEES AND UNPAID DEBTS

If you owe us money which we cannot collect in accordance with your fee collection preferences or from the account on which the charge accrued, we may transfer money and/or assets between your accounts, including any amounts which arise as a result of your use of any other services we are providing to you, to pay the debt. We have the absolute right of sale of investments in your account (including those held in joint names) to meet amounts you owe to us. If there is insufficient cash in your account to meet any charges arising in the first three months following the opening of your first account with us, we will not sell assets in your account to pay these charges until the first three months following account opening have elapsed.

If we have to sell any of your investments to meet your obligations, we will charge dealing commission, per trade, at the rate set out in the Tariff of Charges, with the exception of deceased client accounts.

We will review your account for outstanding fees within the first 10 Working Days of each month. If we need to sell any of your investments to cover the fees, these will normally be sold within the last 10 Working Days of each month, or as soon as practicable thereafter. When selling investments to cover fees we will normally sell assets from the largest available Fund holding by value without notice, sufficient to cover the outstanding amount and to reinstate the Minimum Cash Balance. You should contact us if selling your largest shareholding may present a problem. If there are restrictions on selling the largest holding, Hargreaves Lansdown Asset Management Ltd (HLAM) may sell an alternative holding at its discretion.

You will continue to be responsible to us for any outstanding balance due after investments have been sold and the difference in value will be payable to us immediately if a shortfall still remains.

We may make other member firms of the London Stock Exchange and other relevant exchanges, other financial institutions and/or credit reference agencies aware of your payment record. This may affect your ability to deal in future. We may also immediately cancel, terminate and/or suspend any contract with you without having any resulting liability to you. If we need to take legal action against you for recovery of a debt then you will be liable for any and all expenses incurred by us.

Where we sell an investment in your account, that sale may result in a gain or loss for you. You must ensure you correctly account for any applicable taxes relating to that sale, including making any applicable returns and payments and complying with any applicable laws and regulations. We are not responsible for any losses you incur or any tax liabilities which may arise.

6. ANTI-MONEY LAUNDERING

We may approach third parties (including credit reference agencies) to confirm your identity, the identity of anyone else providing or receiving monies on your behalf and, where required, the identity of other connected parties. By instructing us, you consent to us doing so. We may also need to seek additional information from you to verify your identity. This may result in a delay to the provision of our services to you. We will not be liable for loss you suffer as a result of any such delay.

7. DUE CARE AND DILIGENCE

We will exercise due care and diligence in conducting business with you. We are not, however, liable for any loss you suffer as a result of acting on the advice we give, including any fall in the value of your investments. Investments can go down in value as well as up and you could get back less than you invest. The past is not a guide to future performance.

8. CLIENT MONEY AND INVESTING FOLLOWING RECEIPT OF OUR ADVICE

The service we provide is a purely advisory service. We will not, and are not able to, hold money on your behalf which you intend to use to purchase investments.

Any investment decisions you make as a result of our advice will be subject to separate terms and conditions, regardless of whether you choose to invest using services provided by Hargreaves Lansdown or a third party provider. It is your responsibility to make sure you are aware of, have read and understand the relevant terms and conditions on which you make investments. You should consult the relevant terms for information on how your client money will be held.

After we have provided advice, we may agree to assist you in arranging your chosen investments. Where we assist you in arranging investments following receipt of our advice, we are not responsible for any delay beyond our control, or as a result of a failure by any party (including you) to complete the necessary steps to process a transaction.

In the event that you change your mind after purchasing an investment, you may have the right to cancel the transaction. You should refer to the terms and conditions on which you purchased your investment for information on what, if any, cancellation rights apply.

The termination of our Agreement, for whatever reason, will not normally affect dealings in investments we are assisting you with. We will tell you if it may do so.

9. HOW WE MANAGE CONFLICTS OF INTEREST

We treat our clients fairly at all times. If conflicts arise between the interests of Hargreaves Lansdown, our employees and our clients or between clients, a specific policy is in place to ensure that we identify and handle conflicts fairly and treat clients with honesty and integrity at all times. You can read a copy of the full Conflicts Management Policy at www.hl.co.uk/conflicts.

The advice which we provide to you pursuant to these Terms is known as 'restricted advice'. This means we offer advice on Hargreaves Lansdown's products and services which provide access to a comprehensive range of fund management groups. We also offer advice on other products and providers which have been carefully researched and meet our strict selection criteria. Where you have existing arrangements we will offer suitability advice on retention or amendments that best meet your needs based on your individual circumstances. However, we will not recommend products where we have concluded that the risk, pricing or complexity is likely to be detrimental to your best interests over time.

Please note that other members of the Hargreaves Lansdown group of companies may receive commission or other fees as a result of investments you purchase as a result of the advice we give to you.

10. TERMINATION

Our Agreement may be terminated by you with immediate effect at any time by giving written notice to us at the address set out in the "Communications with you" section above. Where you terminate our Agreement you will be liable to pay to us our costs, fees, charges and expenses relating to the work we have carried out in connection with our Agreement up to the date of termination.

We may terminate our Agreement with immediate effect at any time by giving written notice to you if:

- you fail to pay any amount due to us under this Agreement within 7 days of the due date for payment provided we have notified you in writing that such payment is due;
- you commit a material breach of these Terms which is irremediable or (if such breach is remediable) you fail to remedy that breach within 7 days of being notified in writing to do so;
- you are declared bankrupt or otherwise unable to pay your debts as they fall due;
- we have reasonable grounds for believing you have committed or are about to commit a crime in connection with the advice we have agreed to provide; or
- we are required to terminate these Terms by any competent regulatory authority or as a matter of law.

In addition, we may terminate our Agreement for any other reason by giving you 30 days' written notice.

Where we terminate our Agreement for a reason specified in paragraphs a to d above, you will be liable to pay to us our costs, fees, charges and expenses relating to the work we have carried out in connection with our Agreement up to the date of termination. Where we terminate our Agreement for any other reason prior to providing our advice, we will not be entitled to recover any such costs, fees, charges or expenses.

Termination of our Agreement by either you or us shall not affect any of our rights, remedies, obligations or liabilities which have accrued up to the date of termination, including the right to claim damages in respect of any breach of our Agreement which existed at or before the date of termination.

11. DATA PROTECTION

We comply with, and are registered as, data controllers under UK data protection laws and will take all reasonable care to prevent any unauthorised access to your personal data.

We may obtain information (including personal data) from you during the course of our relationship. We monitor, record, store and use any telephone, email or other communication with you. We will also record any face-to-face meeting we have with you unless you do not consent

to us doing so. We are unable to provide pension transfer advice if face-to-face meetings with you are not recorded. Any new information you provide may be used to update an existing record we hold for you. The personal data you provide, or we obtain from third parties, may be used for a number of different purposes including:

- to manage and administer our Agreement and to provide you with advice in accordance with these Terms;
- if you request advice on behalf of an applicant pursuant to a power of attorney, the personal data you provide about the applicant (including information about the applicant's mental health) and your position as the attorney will be processed for the purpose of administering our Agreement and providing advice;
- to comply with our legal obligations, co-operate with the court service, our regulators and law enforcement agencies and to prevent and detect crime;
- to check instructions you have provided or resolve disputes;
- to improve the quality of the service we provide and train our staff;
- to keep you informed (by mail, email, telephone or otherwise) of products and services we consider may be of interest to you, unless you ask us not to;
- to obtain your feedback on a product or service via a third party appointed by us (we will only provide such third parties with your name and email address); and
- aggregating data for analysis and research and to provide management information or other services internally and to third parties.

Personal data will be retained for a reasonable time after enquiries are received by us (whether or not an Agreement is subsequently entered into).

We may share the personal data we hold about you with other Hargreaves Lansdown group companies to enable us to better understand your needs and interact with you in the efficient way that you expect. Your personal data may also be used by any Hargreaves Lansdown group company for customer modelling, statistical and trend analysis, with the aim of developing and improving the products and services it provides.

We may share your personal data with governmental, judicial or regulatory bodies, our partners, suppliers and sub-contractors including but not limited to product providers, advertising networks, credit reference agencies and our professional advisers such as our lawyers. In such instances we will put in place appropriate safeguards to protect your personal information.

Where we share your personal data with third parties for the purposes set out in these Terms, we may need to transfer your personal data outside the European Economic Area. This may be to (but is not limited to) obtain quotations when providing advice or to arrange investments or insurance as a result of the advice that we give to you. Any personal data we or you share with a product provider in connection with the advisory service will be subject to the relevant product provider's privacy policy. You are strongly advised to read that policy and satisfy yourself as to the purposes for which the product provider will use your personal data. We accept no responsibility for the way in which a product provider uses your personal data.

By providing us with your personal data you consent to such information being processed in the manner and for the purposes set out in these Terms. We will not sell, trade, or rent your personal data.

If you would prefer not to receive direct marketing information or be contacted to provide feedback, please let us know. You may contact us by telephone on **0117 317 1690**, or you may write to us at: Client Records, Hargreaves Lansdown, One College Square South, Anchor Road, Bristol BS1 5HL. You have the right to request a copy of the personal data we hold about you (including any meeting recordings). If you would like a copy of some or all of this information you may contact us by telephone or in writing using the details above. If any of the information we hold is inaccurate, you can ask us to make any necessary amendments. Further information can be found on our website at: www.hl.co.uk/privacy-policy.

12. LAW

These Terms and our Agreement are governed by and are to be construed in accordance with English law. The courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with these Terms and/or our Agreement. We shall communicate with you in English. All documents will be provided to you in English and it is expected that you will communicate with us in English. There is no minimum duration for our Agreement.

13. MAKING AMENDMENTS TO THESE TERMS

In the unlikely event that we need to change these Terms during the course of our Agreement (such as where changes are required to reflect current or future changes in law, FCA rules or regulations, decisions of the Financial Ombudsman Service or to meet regulatory requirements, industry guidance or best practice), we will notify you at least 30 days before such a change becomes effective. Where a change to our Terms has a detrimental impact on you, financially or otherwise, you will be entitled to terminate our Agreement immediately without cost.