

Clubfinance Ltd ('Clubfinance') does not provide advice or recommendations, and only assesses appropriateness for certain types of product (where you are required to complete a Clubfinance Appropriateness Questionnaire). We offer a discount arranging and introducing service only (i.e. an execution-only service).

All new product arrangement/introduction (including additional investment/cover and fund switching)

It is important that you read, understand and retain copies of the current documentation relating to the product (and fund(s) if applicable) you are arranging or being introduced for:

- 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), &/or Key (Investor) Information Document(s), &/or simplified prospectus/mini-prospectus/prospectus &/or securities note &/or memorandum, &/or brochure &/or particulars &/or offer(ing) document applicable to each product, plus the product provider's/providers' terms of business if separate;
- for investments, information regarding the amount of commission or fees that Clubfinance will receive.

For change of agent

It is important that you understand the following.

- Clubfinance will not provide any on-going advice or recommendations.
- Clubfinance does not accept liability for advice provided by anyone else prior to appointment as agent.

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

It is important that you understand 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. It is important that before proceeding, you have received information as above under 'All new product arrangement/introduction' as applicable. Note that this information may be available online (e.g. through a fund supermarket or on the Clubfinance website). Please note also that if Clubfinance is not indicated as your agent for a particular transaction, you may not benefit from Clubfinance's rebates/discounts.

For all business

It is important that you understand the following before proceeding.

- The terms and conditions that will apply to Clubfinance's service, as set out in Clubfinance's Terms of Business and 'Keyfacts about our services'. You should read these carefully and retain copies. Current versions are available on www.clubfinance.co.uk/documentation.php or on request.
- The risks attached to a particular product, so in addition to the product documentation you should read any relevant Clubfinance additional risk warnings (e.g. for VCTs, EISs, IHT products, ISA transfers, Crowdfunding).
- Clubfinance offers an execution-only service, and therefore Clubfinance, its employees, servants &/or agents cannot provide you with advice or recommendation as to the suitability of a product, or the use of trusts.
- If you are not confident that you are able to determine whether a product is suitable for you, you should not use our service, and should seek advice from a firm that can advise you.
- If you have not received or been able to access, or have any doubt that you have received, all the relevant information, you should contact us.
- It is your responsibility to monitor and determine the ongoing suitability and appropriateness of the products for which Clubfinance is your agent. If you are unable or have any doubt that you are able to do this, you should seek advice from a firm that can give it.

If you do not understand any aspect of our service, terms of business or other documentation, or the relevant product documentation, you should ask us for further information before using our service or proceeding with the transaction.

I/We confirm that I/we have answered accurately on the application form and other documents. I/We confirm that I/we have instructed Clubfinance to arrange/introduce this/these product(s) on my/our behalf, or if on behalf of a business, I/we confirm that I/we have the necessary authority to enter into such a transaction.

SIGNED (all parties to sign):	
FULL NAME(S) (and job title if on behalf of a business) BLOCK CAPITALS PLEASE:	
DATE:	
E-MAIL ADDRESS (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 your areas of interest:

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

Methods by which Clubfinance can send you this information (or leave blank for both): e-mail , post

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