



## Legal Details

### **Terms of Business**

When opening an account with our Fundsdirect online service, you will be asked to agree and accept our Fundsdirect Terms & Conditions before your account will be activated.

Please click on the link below to access the Fundsdirect Terms & Conditions. This is an important document for you. Should there be any data contents that you do not understand, or if you have any general queries, please do not hesitate to contact our Customer Services Team on 0845 6005361.

### **Third Party Product Administration**

Third Party Product Provider means the provider of products, services, or goods listed on and potentially able to offer its product and services through this Fundsdirect website or by our Ascentric Wrap Service.

### **Execution Only Service**

We do not provide any form of advice or any assessment of suitability. Our Fundsdirect online service is for execution only clients, and therefore the site will only provide you with factual information such as fund details. You should not treat any information or comment or the result of using any tools on the website as a recommendation of a particular investment, or as an indication that it is suitable for your particular circumstances. We will assume that you have carried out your own appropriateness decisions on the product and services that we offer.

If you need specific advice or are uncertain about the suitability of any product or service then you should contact an Independent Financial Adviser who is registered with the FSA (Financial Services Authority)

### **Appropriateness**

We will not undertake any assessment of whether you have the appropriate skills and knowledge to make the investment choices you have made.

### **Complex Instruments**

If you are unsure about your investment choices please consult a financial adviser. For example, if you wish to invest in complex instruments (designated as 'complex financial instruments' under the FSA's Conduct of Business Rules), we particularly advise that you should consult a Financial Adviser.

## **Data Protection**

Investment Fundsdirect is a registered Data Controller under the Data Protection Act 1998. Our registration entry can be found by accessing the Search facility on the Information Commissioners website and entering our company name;

[http://www.ico.gov.uk/tools\\_and\\_resources/register\\_of\\_datacontrollers.aspx](http://www.ico.gov.uk/tools_and_resources/register_of_datacontrollers.aspx)

In order to register for the Fundsdirect website Service, you will need to provide your e-mail address. Your e-mail address will be used by us for the following purposes: -

- Anti-Money laundering identity verification;
- Registration and Password confirmations;
- General communications for maintaining our service to you;
- Requested information about your account;
- Confirmation of any changes that you have asked us to make.

Fundsdirect will also use any other information you supply to us for the administration and servicing of your investments and all other related activities.

## **Governing Law**

This site is established in the United Kingdom in accordance with the laws of England and will be governed by the laws of that country and is written in the English language. When you use the site, you accept that your use of the site and any information detailed will be governed by the laws of England and if any dispute arises from our use of the site or any of the information on it, you agree to allow such dispute to be heard in the English courts.

The distribution of information on the site may be restricted by local law or regulation in certain jurisdictions. This site is aimed only at persons in the United Kingdom. If you are in any doubt as to whether you can lawfully use this site, please do not proceed further but contact our Fundsdirect Customer Services Team on 0845 600 5361.

The FSA may not regulate all products and services on this site.

## **Regulators**

Fundsdirect is authorised and regulated by the FSA for investment business. Our FSA registration number is 114432, confirmation of which can be obtained from the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

As part of the investment offering, Fundsdirect provides an ISA service (Individual Savings Accounts) and is authorised and regulated by HMRC (Her Majesty's Revenue & Customs) as an ISA manager.

## **Privacy Policy**

Fundsdirect takes data protection very seriously and therefore will store and handle your personal data in a secure manner, so that it remains confidential. In order for us to maintain these

standards and for your general guidance, please review our policy on [Fundsdirect.privacypolicy.co.uk](http://Fundsdirect.privacypolicy.co.uk)

We would welcome your feedback and questions. If you wish to contact us, please send an email to [customerservices@ascentric.co.uk](mailto:customerservices@ascentric.co.uk) or you can write to us at our registered office at Fundsdirect Ltd, 9 Palace Yard Mews, Bath, BA1 2NH or call us on 0845 600 5361.

### **Methods of Communication**

All our contact data for you will be securely held and will be electronically stored from your online client setup personal information.

Our communication with you will normally be via email as the first point of contact however, if this communication method is not available or inappropriate for data security or other reasons, we will contact you either by telephone or post.

All communication will be in English.

### **Literature Accessibility**

We can send product literature to you in Large font if required. To make sure that we send you the right information we will need your name, address, which product you are interested in and the format you would like. You can call our Customer Services Team on 0845 600 5361 or write to us via the contact form to request this information.