

Charles Stanley Investment Choices Supplementary Terms

These Supplementary Terms explain the manner in which the Charles Stanley Investment Choices service differs from the Execution-only service offered by Charles Stanley & Co Limited (“us”) as described in our booklet, ‘Our Services and Business Terms’.

Our agreement with you regarding the Charles Stanley Investment Choices service will consist of ‘Our Services and Business Terms’ as varied by these Terms, together with your account form and our charges sheet. These Supplementary Terms shall take precedence if there is a conflict between these documents, but words and expressions shall have the meanings given to them in ‘Our Services and Business Terms’.

We have provided you with a copy of these documents. Please read them carefully and discuss with us anything which you do not understand, as by signing your account form you confirm that you accept them and will be bound by them in your dealings with us.

1. NATURE OF THE SERVICE

- 1.1. The Charles Stanley Investment Choices service is an Execution-only service, as described in ‘Our Services and Business Terms’. No advice or recommendations are offered, although factual information such as fund prices and market activity will be given on request.
- 1.2. For purchases, Investments available to clients of the service are limited to collective investment schemes, namely unit trusts, OEICs, and Venture Capital Trusts. At our discretion, other types of Investments, including but not limited to equities, government bonds and UK/overseas bonds, may be held in our nominee, with sales of such Investments being permitted.
- 1.3. We will classify you as a Retail Client.
- 1.4. Except for Venture Capital trusts, you are required to register Investments purchased through us in the name of our nominee, Rock (Nominees) Limited. You must have sufficient cleared funds deposited with us in advance of any Purchase.
- 1.5. In addition to the cancellation rights set out on the first page of ‘Our Services and Business Terms’, you may also have the right to cancel certain investment or insurance products, depending on the type of contract concluded

and the manner in which this was done. Details of your cancellation rights will be sent to you automatically from the product provider should your investment attract such rights. We shall not make any charge if you exercise your right to cancel a product in accordance with the cancellation notice sent to you by the product provider.

2. CHARGES

- 2.1. Except as described below, our charges will operate as set out in clause 1.6 of ‘Our Services and Business Terms’.
- 2.2. Where your investments are held outside of our custody, we may derive income from commission and fees paid to us by product providers in respect of transactions in pensions, life assurance, ISAs, unit trusts and other regulated collective investment schemes and in investment trust company shares held in a regular savings scheme.
- 2.3. The essential arrangements on which we receive commission or fees from product providers will be disclosed to you in the product documentation you receive, or else in our newsletter, on our Website, or in another communication. Such information can be made available to you on request.

3. SECURITY

- 3.1. Instructions may only be communicated to us by telephone in the following circumstances:
 - 3.1.1. those made during Business Hours, namely 08:00 - 17:00 on a day (not being a Saturday or Sunday) on which banks in England and Wales are open for business; and
 - 3.1.2. those which satisfy our security verification procedures.
 - 3.2. In the course of setting up your Charles Stanley Investment Choices account, we may ask you (and in the case of joint accounts, each of you) to provide us with the answers to security questions plus other information which we will use whenever you telephone us to confirm your identity.
 - 3.3. We may act on any instructions that we reasonably believe to have been sent by you. In accepting telephone instructions we shall assume the identity of the caller is genuine unless it would have been obvious to any reasonable person that he or she was not, and provided that we have acted with all due care in accepting those instructions.
 - 3.4. It is a condition of our provision of our Charles Stanley Investment Choices service to you that:
 - 3.4.1. you will not disclose these security details (by act or omission) or allow them to be disclosed to any other person, and you will take all appropriate measures to prevent any third party gaining access to them;
 - 3.4.2. immediately on becoming aware that another party has acquired knowledge of any of your security details, you will:
 - (i) cease to make further use of them;
 - (ii) telephone us on 01482 861455;
- (iii) follow this at once with confirmation in writing or by email; and
- (iv) until our Administration Team receives written confirmation from you, you will be exclusively responsible for any instructions placed or purported to be placed by you which are accompanied by your security details, and we shall be entitled to treat all such instructions as authentic.
- 3.5. For your own security, we shall suspend our services to you with immediate effect and without prior notice to you if we have reason to suspect that your account and/or your security details are being used by someone else.

4. DEALING

- 4.1. You shall give us clear Instructions which can be received by us within a reasonable time to enable us to receive and act upon them, prior to any applicable deadline.
- 4.2. In addition to our discretion to reject any instruction (as set out in clause 1.10.2 of 'Our Services and Business Terms'), we reserve the right to impose a minimum order size on any purchase instructions.
- 4.3. For Sale Orders, where the security is not in our custody, we reserve the right to require that all documents of title, duly signed transfer forms and any other documents necessary to enable good delivery, are delivered to us prior to dealing. If there is any reasonable doubt as to your ownership or ability to sell the securities, we reserve the right to close any transaction at our absolute discretion and you shall compensate us for any losses that we may incur. We do not permit short selling.

T 01482 861455

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www.csinvestmentchoices.co.uk

Charles Stanley Investment Choices is a trading name of Charles Stanley & Co. Limited, which is authorised and regulated by the Financial Conduct Authority.

A member of the London Stock Exchange and a wholly owned subsidiary of Charles Stanley Group PLC.

Registered in England number 1903304. Registered office: 55 Bishopsgate, London EC2N 3AS.