

Treating Customers Fairly

Our Policy

JB Wealth Management Limited is committed to providing the highest standard of financial advice and investment service. As a firm we take seriously the requirements of the Financial Services Authority, in particular the requirement to treat our customers fairly. We strive to do this in all that we do.

We undertake that all of our actions will be guided by the principle that the interests of our customers are paramount. Our systems and procedures are designed to place our customers at the heart of the business.

In our dealings you can expect that:

- We will be open and transparent in the way we deal with you;
- We will not place our interests before yours;
- We will communicate clearly and without the use of jargon;
- We will inform you of our charges before undertaking any work for you;
- We will deal with any problems you may have promptly and fairly.

As examples of how the principles and guidelines mentioned above work in practice in our business we set out below details of what you can expect from us in various areas of our business.

When we give advice

- We will only recommend suitable investments and other products after finding out sufficient information about your circumstances to be able to advise properly. Our advice will be guided only by what is best for our customers.
- We will set out in writing in clear concise terms why we have recommended any particular investment or product.
- We will inform you in advance of our charges and how these could be paid. If any commission is paid because you invest in any product or investment then we will tell you how much this is.
- In the event there is a conflict of interest between us and you, we will tell you about this as soon as we can after becoming aware of this.
- We will keep comprehensive records of our dealings with you and will record your attitude to risk.
- Where appropriate, and where agreed between us, we will monitor your investments and other financial products and contact you to let you know how they are doing.

In our dealings with you

- When you contact us you can expect that we will be polite and courteous.
- All of our staff are trained in dealing with our customers and in treating them fairly.
- When we write to you we will be clear and straightforward; we will try not to use jargon or technical terms. We will be happy to discuss or clarify any matters.
- We will remunerate and incentivise our staff in ways which encourage them to deal with our customers fairly and impartially and to continually find ways to improve our service.
- You can expect that all our staff are trained properly for their roles. All of our advisory staff are qualified financial advisers and are fully trained in respect of the investments and products on which they advise.

When things go wrong

- If you complain about any aspect of our service then you can expect that your complaint will be dealt with professionally, impartially and in accordance with the rules laid down by our regulator, the Financial Services Authority.
- We will provide details of our complaints policies and procedures. We hope you find using our services a pleasant and straightforward experience. We always welcome comments and observations about the way we deal with our customers and would encourage you to contact us if you have any comments on the way we deal with you.

Tom Dore

Managing Director

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