



Moor Investment Services Ltd

More About Us

**Pinto
Chantlers Hill
Paddock Wood
Kent
TN12 6LX**

www.moor4you.com

Authorised and Regulated by the Financial Conduct Authority
FSR Number 540249

Who We Are

Richard and Jane Moor established Moor Investment Services Ltd in March 2008.

We provide holistic financial advice for individuals, businesses and trusts on investments, savings, retirement planning, non-investment insurance for example Life Assurance, Critical Illness cover, Income Protection and Private Medical Insurance.

Richard Moor is a Chartered Financial Planner. He is a member of the Chartered Insurance Institute (CII) and holds the Advanced Diploma in Financial Planning.

Who Regulates Us

Moor Investment Services Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our FS Register Number is 540249. You can check our details by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA directly on 0800 111 6768.

Who Are The FCA

The FCA regulates and supervises the conduct of more than 50,000 firms that provide financial products and services in the UK.

Firms and individuals can only offer most financial products and services in the UK if they are authorised and regulated by the FCA, or are otherwise exempt.

If you deal with a firm (or individual) that is not regulated you may not be covered by the [Financial Ombudsman Service](#) or [Financial Services Compensation Scheme](#) if things go wrong.

Client Classification

We treat all our clients as 'retail clients' unless you request otherwise. This means that you are provided with the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service.

Client Money

We are not permitted to handle client money or handle cash. We cannot accept a cheque made out to us, unless it is in respect of an invoice we have issued to cover the costs for the provision of our services.

What Range of Products Do We Offer

We are able to provide you with financial advice in relation to investments, pension arrangements including occupational pension arrangements and financial protection products.

What Products We Do Not Offer

We do not offer or provide any form of mortgage advice.

Our Advice

We offer clients a fully independent financial advice service in relation to both the products we offer and the companies we recommend. This means that we will make a recommendation based on a fair analysis of the market. We place no restrictions on the products or providers we will consider before providing you with a recommendation, unless you ask us to.

Any advice or recommendation that we provide you with will only be given after we have fully assessed and considered your existing financial position and your financial needs and objectives going forward.

This will include assessing the level of risk that may be involved against the level of risk you are willing to take and your capacity for loss. We will also take into account any restrictions that you wish to place on the type of products you would be willing to consider and any existing arrangements you have in place.

In considering any existing arrangements you have in place, we will only give an assessment of whether they remain suitable for your needs now and going forward.

We do not provide legal advice or draft legal documents.

Limiting Our Advice

You can of course instruct us to limit our advice to a particular area of your financial planning. If you do this, we will still follow the standard advice process as detailed in this document but only in relation to the requested area of advice.

You must however be aware that if our advice is limited to a particular area this may detract from the completeness of the advice given. Any information not disclosed could affect how appropriate that advice is to your circumstances.

What We Need From You

In order for us to be able to provide you with sound financial advice, we need you to be open and honest with us. We will need you to provide up to date and accurate information in relation to your personal circumstances and financial planning objectives. Any questions we ask will need to be answered honestly and to the best of your knowledge.

This includes any changes to your personal circumstances, for example, if you change employment or if you join a company pension scheme. If you are in any doubt whether a change to your circumstances may have an impact on advice we have provided, please get in touch and we will be happy to confirm this for you.

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings.

Our Service To You

There are six stages to our financial planning process, each of which are costed separately. Please refer to our respective More About Our Services and Our Fees document for specific information and an explanation of the services we offer and the respective fees that apply.

Our Financial Planning Process

1. The initial consultation
2. Full understanding meeting
3. Research
4. Financial review and recommendation
5. Arranging and implementing your financial plan
6. Providing you with an on-going service and regular reviews

We are committed to providing the highest standard of financial advice and service. Our clients are very important to us. We will always do our best to:

- ✓ Be open, honest and transparent in the way we deal with you
- ✓ Never place our interests above yours
- ✓ Communicate clearly, promptly and in a way that is easy to understand

VAT

Our services are not subject to VAT under current legislation but should this change and VAT becomes payable, we will notify you before conducting any further work.

Conflicts of Interest

Occasions may arise where we or one of our clients has some form of interest in business being transacted by you. If this happens or we become aware that our interests or those of one of our clients conflict with your interests, we will write to you and obtain your consent before we carry out your instructions and detail the steps we will take to ensure you receive fair treatment.

Our Back Office System

We have chosen to use True Potential as our back office system. For this, we pay an administrative charge.

This system brings together the three core elements:

- ✓ An online secure back-office system
- ✓ Their investment Platform
- ✓ And client servicing tools such as providing each client with a unique client website

In cases where it is in the client's interests to do so, we may recommend their Investment Platform – the True Potential Wealth Platform to act as Custodian and Administrator for the secure holding of a client's investments. In doing so Moor Investments Services Limited will not incur the normal administrative charge that would otherwise fall due were we to recommend an alternative investment provider.

Locum Arrangements

In the unlikely event that Richard is incapacitated and unable to deal with clients, we have arranged for another trusted Chartered Financial Planner, Shaun Hart, to step in to ensure our clients continue to receive help if and when required.

Anti Money Laundering

We are bound by the anti-money laundering regulations to verify the identity of our clients both at outset and on an on-going basis. This may include the use of electronic verification systems and we

will conduct these checks at the beginning of our relationship and from time to time throughout our relationship.

Helping Protect You Against Financial Crime

If you get in touch with us needing to make an unexpected withdrawal of funds from your investment, we will conduct various checks to confirm that the request is legitimate and is from you. We will always conduct these checks in a timely manner so that we do not have to delay your request unduly but please bear this in mind when getting in touch for this purpose.

Complaints

At Moor Investment Services Ltd, we try our utmost to offer our clients a level of service they are happy with. If however, you feel unhappy with the level of service or advice you have received, then please contact us as follows:

Moor Investment Services Ltd
Pinto
Chantlers Hill
Paddock Wood
Kent
TN12 6LX

Or if you prefer, you can call us on 01892 832271.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request.

If we cannot resolve your complaint, you may be entitled to refer it to the Financial Ombudsman Service free of charge at www.financial-ombudsman.org.uk or by calling them on 0800 023 4567. You must do this within 6 months of the date of our final response letter.

Who Are The Financial Ombudsman Service (FOS)

Set up by Parliament, the Financial Ombudsman Service is the UK's official expert in sorting out problems with financial services.

If we can't resolve a complaint ourselves, they are able to give an unbiased answer about what's happened. If they decide you have been treated unfairly, they have the legal powers to put things right.

Who Are The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. This means that you may be entitled to compensation if we cannot meet our obligations. This depends on the type of business and the circumstances of your claim. Most types of investment business are covered up to a maximum of £50,000, whereas insurance business is covered for 90% of the claim, without any upper limit. Mortgage and home purchase business is covered up to a maximum limit of £50,000.

Further information can be found by visiting their website www.fscs.org.uk.

Law

This Terms of Business is governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.