



## about our services and costs

[Note 1]

EZ ISA  
15 Gold Hill  
Shaftesbury  
SP7 8HB

EZ ISA

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### 1. The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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### 2. Which service will we provide you with?

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- Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
- Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies. [Note 7].
- No advice – You will not receive advice or a recommendation from us if using our EZ ISA service. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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### 3. What will you have to pay us for our services?

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You will pay for our services on the basis of an adviser charge, fee, commission or a combination. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

VAT and other taxes may also be payable, we will tell you when this is the case.

#### The cost of our services

There is no initial charge for investing through EZ ISA.

There is an annual charge of 0.5%pa of the value of your investments.

For example, if the value of your investments was £10,000 then a total of £50 would be paid to us over the year.

### **Your payment options**

This is taken on a monthly basis (at the rate of 0.5% /12 per month) by the sale of some of your investments, and then automatically paid to us by Cofunds.

### **Other benefits we may receive**

We may receive some other benefits from firms that you do business with (i.e. training), however we do not view these as significant. We can furnish you with full details upon request.

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### **4. Who regulates us?**

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EZ ISA (a trading style of '3-S Financial Management') of 15 Gold Hill, Shaftesbury, SP7 8HB is regulated by the Financial Conduct Authority. Our Financial Services Register number is 439768. Our permitted business is financial advice and intermediating investment business.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

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### **5. What to do if you have a complaint**

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If you wish to register a complaint, please contact us:

**...in writing**      Write to 3-S Financial Management, 15 Gold Hill, Shaftesbury, SP7 8HB

**... by phone**      Telephone 02380 222410

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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### **6. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Most types of investment business are covered up to a maximum of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

## **EZ ISA Terms and Conditions of Business:**

1. **Non-Advised Service.** EZ ISA does not offer advice to clients but arranges deals on behalf of clients in certain products on a non-advised basis. Non-advised transactions are carried out on the instructions of the client and EZ ISA has not given advice nor exercised any judgement on the client's behalf as to the merits or suitability of the transaction for the client and EZ ISA has no intention of providing any advice.

2. **Client categorisation.** For the purposes of your client categorisation that is required by the FCA Rules, EZ ISA will treat you as a retail client. EZ ISA may also categorise as a retail client any client who would otherwise be a professional client or an eligible counterparty (as defined in the FSA rules). However, if you are such a client, then you may not have rights under the Financial Ombudsman Service or the Financial Services Compensation Scheme. If you are acting as an agent for someone else, EZ ISA will treat you alone as its client and you will be liable to CDNAS in respect of transactions you conduct in such a capacity.

3. **Client money.** EZ ISA does not handle client's money and therefore does not accept cheques made out to EZ ISA unless it is a cheque in settlement of charges or disbursements for which the client has received a bill. EZ ISA does not accept cash investments.

4. **Client instructions.** Written instructions will normally be required before EZ ISA will act for the client. Authority to act on behalf of the client may be terminated at any time without penalty by either party giving notice in writing to the other. Such termination will not affect the completion of any transaction already initiated.

5. **Asset ownership.** EZ ISA acts as the client's agent in arranging investments, and never owns investments it arranges for them. All investments will be registered in the name(s) of the client(s). All contract notes and documents of title will be sent to the client directly by the product provider or forwarded to the client within five working days of receipt by EZ ISA.

6. **Correspondence.** All application forms, contract notes, cheques, certificates or documents of title may be sent by post to the client's last known address and at the client's own risk. The recorded delivery service will not normally be used.

7. **ISA rules.** EZ ISA accepts no liability to clients who purchase two ISAs in one fiscal year, or otherwise do not comply with ISA rules unless you have transacted two ISAs in one fiscal year through EZ ISA.

8. **Commission & Fees.** Since April 2014 EZ ISA cannot receive commission on new business and so must be remunerated by fees, as set out in the Key Facts Document above.

9. **Cancellation and withdrawal from investment.** How you invested with us and what type of contract you effected will determine what cancellation rights you will be entitled to. For a detailed explanation of whether or not cancellation rights apply in your circumstances you will need to refer to the individual product providers key features/simplified prospectus documentation which will be sent to you along with relevant brochures and application forms.

10. **Unit prices.** Units bought with no initial charge are usually bought at "Creation Price", which comprises Bid Price plus Stamp Duty and other charges that EZ ISA cannot control or discount. There is the possibility that other costs, including taxes on profits made may arise for clients and these are not the responsibility of nor paid by EZ ISA.

11. **Discounts.** Discounts and refunds are paid out of initial commission. In no circumstances

will EZ ISA be liable to pay discount in excess of the initial commission received.

12. Recording and tracking. You should assume that all telephone calls, website use and emails between you and EZ ISA will be recorded. These recordings will be the sole property of EZ ISA and may be used for training purposes or as evidence in the event of a dispute.

13. Conflicts of interest. Occasions may arise where we have some form of interest, or one of our other clients may have some form of interest, in business which we are transacting for you. If this happens or we become aware that our interest or those of one of our other clients conflict with your interests we will inform you and obtain consent before we carry out the instructions.

14. Copies of documentation. We will supply on demand to you or your agent, copies of contract notes, vouchers and copies of entries in books or electronic recording media relating to your transactions for a period of six years from the date of the transaction . We may charge a fee of £10.00 for this service.

15. Identity verification. We are required to verify your identity in accordance with FSA rules. No business will be processed on your behalf until satisfactory verification has been obtained. In order to verify your identity we may perform electronic searches with a credit reference or fraud prevention agency. This will include information from the Electoral Role. The agency will record the details of the search but this will not affect your credit rating. In addition to the electronic search, we may ask you to supply at least one original document of confirmation of your identity, address or both. Any documents provided to us, or information obtained by us, will be recorded, retained and copied for audit purposes and may be provided to third party organisations for the purposes of processing transactions on your behalf and to satisfy regulatory and statutory obligations.

16. Data protection. EZ ISA and its agents may hold and process any personal data (as defined by the Data Protection Act 1998) provided by you in connection with the services EZ ISA provides. Your personal data includes any information that EZ ISA holds now or at any time in the future, which comes from, or relates to application forms or other dealings with us; third parties such as credit reference and fraud prevention agencies and the services you receive from EZ ISA. By accepting these Terms and Conditions of Business you agree that the information we hold about you can be held on computer and/or paper files. We may use your personal data to provide our services to you and for security, payment verification, preventing and detecting money laundering, fraud and other crime, for which purposes we may also pass on your personal data to third parties. We may contact you by letter, telephone, email or otherwise to inform you about other services or products that may be of interest to you. We try to limit our customer contact to acceptable levels, but if you wish to exercise your right to opt out, simply let us know by any means.

17. Email. If you email us or give us your email address we will keep a record of it. We may use it to contact you occasionally about other services or products which may interest you, unless you ask us not to do so.

18. Legality. These terms and conditions may not be varied except by prior written consent of the client and EZ ISA. These terms and conditions are governed by English Law and subject to the jurisdiction of the English Courts.

19. Changes to our Terms and Conditions. In the event of a material change in the terms on which we wish to undertake business with you then you will be issued with a fresh Terms of Business. At least 28 days' advance notice of amended terms will be given wherever possible, before you are provided with any further investment service. These terms of business will therefore remain in force until you are advised of any such changes.

20. Termination of the Terms of Business. This Terms of Business may only be cancelled and our authority to act on your behalf may only be terminated in writing, at any time, without penalty, by either party and with immediate effect without prejudice to the completion of transactions initiated prior to receipt of such notice. We reserve the right to charge a pro-rata fee for work already undertaken by us. Other than stated in this paragraph, there are no cancellation rights that apply to this Terms of Business.

21. Complaints – If you wish to register a complaint, please contact us. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service. We are covered by the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS.

If you are unsure about the suitability of an investment you should seek expert financial advice before proceeding. 3-S Financial Management can advise you but a fee may be chargeable for this service.

EZ ISA is a trading style of 3-S Financial Management. Registered Office: 15 Gold Hill, Shaftesbury, Dorset, SP7 8HB.

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**Confirmation**

I agree with the above Terms of Business and authorise Cofunds to deduct and pay EZ ISA 0.5% per year of the value of my investments (deducted and paid on a monthly basis).

I am happy for the appropriate number of investment units to be automatically sold by Cofunds to fund all fees on this account.

Signed.....

Name.....

Date.....