



CLIENT AGREEMENT



www.gpi-international.com

This agreement sets out our obligations and should be read in conjunction with all other information given to you.

Our Obligations

Our Recommendations

- Before providing advice we will assess your needs, consider your financial objectives and assess your attitude to risk. If you don't want to discuss a particular area of financial planning and that area should not form part of the advice given, we can exclude it, if you instruct us to do so. This might of course have a bearing on the advice that might have been given.
- Before making any recommendations we will carry out a suitability assessment so that we are able to act in your best interests.
- We will confirm any recommendations we make in writing a suitability report and include details of any special risks that may be associated with the products or investment strategies we've recommended.
- We provide an advice and implementation service. This means we will only transact where we believe the advice and implementation is in your best interests.
- Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we will carry out this review at least annually. To do this we will need to make contact with you to assess whether the information we hold about you remains accurate and up to date. We will issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations.
- Please be aware that investments can fall, as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance.
- Specific warnings relevant to the investments, investment strategies or other products we arrange are detailed in the relevant product literature provided.
- We may, where appropriate, recommend holding some, or all, of your investments with a discretionary fund manager (DFM), a professional investment manager appointed to monitor your portfolio and make investment decisions on your behalf. In such cases we will explain the respective responsibilities of ourselves and the DFM in relation to your investments.



Financial crime

- We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime.
- We will verify your identity before undertaking any business with you. To do this we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning. The check may leave a 'footprint' on your credit file, but it will not affect your credit rating.

Best execution

- Where we send investment applications on your behalf to third parties (e.g. to put an investment into force), we will take all sufficient steps to ensure that we obtain the best possible result for you. This is referred to as 'best execution'.

Communicating with you

- Our normal ways of communicating with you are by telephone, post, and e-mail sometimes we will use an SMS text message if agreed, or in person. Our communications will be in English.
- We may ask you to confirm your instructions to us in writing as this helps to avoid any future misunderstandings.

Our Liability to you

- We will provide our services to you with reasonable skill, care, and diligence.
- We are not liable to you for any losses you suffer that were not reasonably foreseeable to both you and us at the time we entered into this agreement (for example things that you have not told us about and which we could not be expected to have been aware of).
- We are also not responsible for any:
 - losses caused (or made worse) by you, for example where you are in breach of this agreement or where any of the details you gave us were wrong or insufficient;
 - losses caused by us having to break any aspect of our agreement with you because of a legal or regulatory requirement with which we have to comply.



- losses that were caused by an unusual or unforeseeable event outside of our control which has meant we have been unable to comply with our agreement despite our best efforts to do so; or
- for any business losses you suffer.
- To enable us to resolve any issue promptly, we ask that you tell us about any complaint or potential claim that you might have against us within a reasonable time from when we provide our advice to you (or from when you discovered there was a problem).
- Your rights against us under any statutory rights you may have (for example consumer protection laws) are not affected by this agreement. In particular nothing in this agreement limits or excludes our liability to you for wilful default, fraud, fraudulent misrepresentation, death or personal injury caused by negligence, or for any other liability which cannot lawfully be limited or excluded.

Your Obligations

This section sets out your obligations in agreeing to receive our services.

Providing information about your circumstances

- Our advice will be based on the information that you give so it's important that you provide us with accurate and up to date information when we request details about your circumstances and objectives. This will allow us to provide you with suitable advice. If the information you provide is inaccurate or if you limit the information provided this could affect the suitability of the advice we give.

Fees & Charges

- All appropriate fees and charges will be fully explained before agreeing to move forward with any business. This will be explained in writing and, when possible, product profiles will be included in pre-application paperwork.



Legal and accounting advice

We are not qualified to provide legal or accounting advice or to prepare any legal or accounting documents. This means that the onus is on you to refer any point of law or accountancy that may arise during the course of discussions with us, to a solicitor or accountant.

Cancellation and amendments

Ending this agreement

- We may terminate this agreement by giving you at least 20 business days written notice.
- You may terminate this agreement at any time, without penalty. Notice of termination must be given in writing and will take effect from the date of receipt.
- Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing.

Amendments

- From time to time it may be necessary to amend the terms set out in this agreement where it's not necessary to issue a new agreement. If this is the case we will write to you with details of the changes at least 28 business days in advance.

Product cancellation rights

- Full details of any financial products we recommend to you will be provided in the relevant product information you will receive. This will include information about any product cancellation rights along with any other early termination rights and penalties.



Useful information about our services

Client money

- GPI International does not have permission to hold client monies or client assets.

Benefits we may receive

- From time to time we may attend training events funded and or delivered by product providers, fund managers and investment platforms. These events are designed to enhance our knowledge and enhance the quality of service we provide to our clients. As such this doesn't affect our obligation to act in your best interests. Please ask us if you want further details.

Protecting your personal information

- To provide our services properly we will need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.
- Processing of your personal data is necessary for the performance of our contract for services with you and in meeting our obligations to prevent money laundering or terrorist financing. Generally, this is the lawful basis on which we intend to rely for the processing of your data. Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you and to prevent money laundering or terrorist financing.
- We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service we will need to pass certain personal details to the product or service provider.
- We may engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us.

Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/email /letter etc.).



- The organisations to whom we may pass your details also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.
- Our Privacy Policy can be found on our website or it is available on request. This is a separate document which provides more information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.
- If you are concerned about any aspect of our privacy arrangements please speak to us.



Consent

CLIENT COPY

Sensitive personal data

The primary basis on which we intend to process your personal data is for the performance of our contract with you. In the case where we need to process special category (sensitive) data as described above we require your consent by indicating your agreement to the following statement:

I/we consent to the processing of sensitive personal data as far as it is necessary for the services I/we require from GPI International

YES NO

Please note that you may withdraw this consent at any time by notifying us at our main business address. We may also engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. If you wish to know the names of these third parties please contact us for further information.

Marketing

From time to time we may wish to contact you to offer additional products or services which may be of interest to you. In order to do this we require your consent by agreeing to one or all of the options:

I/we consent to be contacted for marketing purposes by:

Email Telephone Text message Post

Please note that you may withdraw this consent at any time by notifying us at our main business address.

Services Agreed

CLIENT COPY

Initial Advice Area	Details of agreed fee	
	All amounts stated include any VAT chargeable	
	Financial Planning Complexity fee \$	Asset premium fee %
Advice relating to protection planning (if applicable)	Commission only	

The fee is agreed on the understanding that you would like us to make product recommendations where appropriate and that you intend to implement the advice given. If you do not require product recommendations or it is not your intention to implement the advice and require advice only then please make this clear to your financial planner. If at a later stage you decide not to implement the advice we will reduce the fee payable by the Asset Premium Element.

Ongoing services	Please tick	Details of agreed fee %
All amounts stated include any VAT chargeable		

CLIENT COPY

Declaration

- I/We acknowledge that the client agreement will come into effect once it has been signed by all parties and will remain in force until terminated.
- I/We confirm that we have given GPI International authority to act as agent (where applicable) on our behalf in relation to the investment management services to be provided by the recommended discretionary manager.
- This agreement is governed and shall be interpreted in accordance with International law and both parties shall submit to the exclusive jurisdiction of the International Courts.

Your name(s):		
Your signature(s):		
Date:		

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Your signature(s):		
Date:		





**BRINGING THE
FUTURE INTO THE
PRESENT**

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