Your Fair Treatment

Capelin Financial Management Limited are committed to providing the highest standards of financial planning advice. We take very seriously the regulatory requirements of the Financial Services Authority, and in all that we do, we strive to Treat our Clients Fairly.

Your interests are always paramount. Our systems and procedures are designed to place you at the heart of our business. The company is authorised to describe itself as ‘Chartered Financial Planners’ and our advisory staff have individually qualified both as Chartered and as Certified Financial Planners, being the recognised international standard of financial planning. In our dealings with you:

- We will always be open and transparent
- We will always place your interests first
- We will always listen to you and openly welcome your comments
- We will communicate clearly and strive to avoid the use of jargon
- We will inform you of our charges before undertaking any work for you
- We will deal with any complaints promptly and fairly

Here are some examples of how these principles are embedded in our company culture;

Our Advice:

- We will explain our advice process to you so you understand what is involved
- Before you incur any costs, we will issue a Terms of Business document for you to sign that confirms our understanding of your objectives, future services required and our fees
- We will only recommend suitable investments and other products after gathering sufficient information about your circumstances, objectives and attitude towards risk
- We are fee based so our advice will always be impartial and in your best interests
- We will confirm our advice in writing and in clear concise terms
- We will not ask you to decide whether to accept our advice until you have had the opportunity to read our advice letter/report and any other relevant documentation
- If we propose to take part or all of your fees as commission, we will confirm this in writing and give you the option, where possible, of being invoiced instead
- In the event that there is any conflict of interest between us and you we will tell you as soon as we can after becoming aware of it
- We will keep comprehensive records of our dealings with you
- Where agreed between us (in our Terms of Business), we will review your investment and/or pension funds and other financial products and arrange a review meeting with you
- We will send you a client service questionnaire which you may complete if you wish

Our Communications

- When you contact us we will be polite and courteous
- All of our staff are trained in dealing with our clients and in treating them fairly
- When we write to you we will be clear and straightforward
- We will try not to use jargon and technical terms
- We will be happy to discuss or clarify any matter
- We will remunerate our staff in ways that encourage them to deal with our clients fairly
- Our staff are all involved in our ongoing Training and Competence Scheme and are actively encouraged to study for and rewarded financially to pass relevant external examinations

We always welcome your comments
on any aspect of how we may improve our services to you