

29 September 2017

Manager  
ASX Market Announcements  
Australian Securities Exchange  
Level 4, 20 Bridge Street  
Sydney NSW 2000

Client and Market Services Team  
NZX Limited  
Level 1, NZX Centre, 11 Cable Street  
PO Box 2959  
Wellington, New Zealand

Announcement No: 30/2017  
AMP Limited (ASX/NZX: AMP)


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## Share Sale Facility for overseas shareholders

This notice is being provided pursuant to Listing Rule 15.2.1.

AMP Limited will offer shareholders based in the United Kingdom and selected overseas locations the option to sell their AMP Limited shares through a special Share Sale Service (Service), which will operate from 6 October to 22 December 2017. This service is being offered to shareholders who hold between 1 to 3300 shares.

The Service is being conducted by Computershare Investor Services PLC United Kingdom, who are a related body corporate of our share registry Computershare Investor Services Australia. The service gives eligible shareholders the choice to sell their shares at a competitive brokerage rate, and will only be available up to 22 December 2017.

Eligible shareholders will receive the attached information by post to their registered address in early October. 



MR JOHN SAMPLE  
FLAT 123  
SAMPLE STREET  
SAMPLE STREET  
SAMPLE STREET  
SAMPLETOWN VIC 3030

#### Contact details

T United Kingdom 0370 702 0003  
Other countries +44 370 702 0003

#### Return your completed form to:

Computershare Investor Services PLC  
Dealing Team  
BRISTOL BS99 6AL  
United Kingdom

## AMP Share Sale Service

Dear shareholder

AMP is pleased to offer you the option to sell your AMP Limited shares through a special Share Sale Service (Service), which will operate from 6 October to 22 December 2017.

The Service is being conducted by our Share Registrar, Computershare Investor Services PLC and allows you to sell your AMP Limited shares quickly, easily and at a competitive transaction fee. AMP shares are traded on the Australian Securities Exchange.

The details of your shareholding are as follows. All figures are based on data at 7 September 2017.

Number of AMP Limited shares held	XXX
Estimated Australian dollar value (ASX closing price A\$5.00 a share)	A\$
Estimated GBP value of your shares (exchange rate A\$1.00 : £0.6129)	£
Transaction fee to use the Service	£55.00
Estimated sale proceeds	£

**Please note:** The AMP share price and currency exchange rate change daily and are subject to market conditions.

The transaction fee to use this Service, as shown above, will be deducted from the proceeds of the sale. You will receive your payment by GBP cheque.

If you wish to use the Service, sign the enclosed share sale form, and return it in the pre-paid envelope, so it reaches Computershare by 3.00pm (GMT) **20 December 2017**. All registered shareholders, or their representatives, must sign the form. The Service will not be available after this date.

The Share Sale Service Terms & Conditions are enclosed and should be read prior to signing your share sale form.

The decision to use the Service is yours. **If you do not wish to sell your shares you do not need to do anything.** If you do not return your share sale form, no changes will be made to your AMP shareholding.

**However, please be advised that AMP cannot offer this Service in the future**, due to changes in legislation from 3 January 2018. You will need to directly engage the services of a broker if you wish to sell your AMP shares after this Share Sale Service closes.

If you would like more information or have questions, please telephone the **Computershare Helpline on 0370 702 0003 (United Kingdom) or +44 370 702 0003 (outside the UK)** between the hours of 8.30am and 5.30pm (GMT) from Monday to Friday, excluding bank holidays.

Yours sincerely

Marnie Reid  
Head of Shareholder Services, AMP Limited

Kindly note: This form is issued only to the addressee(s) and is specific to classes of security and the unique designated account printed hereon. This personalised form is not transferable between (i) different account holders; (ii) different classes of security; or (iii) different uniquely designated accounts. The issuer and Computershare Investor Services PLC accept no liability for any instruction that does not comply with these conditions.



# AMP Limited share sale form



MR SAM SAMPLE  
DESIGNATION (IF ANY)  
MR JOINT HOLDER 1  
ADD1  
ADD2  
ADD3  
ADD4

Return to:  
Computershare Investor Services PLC  
Dealing Team  
Bristol BS99 6AL  
United Kingdom

C1234567890 J N T



99999

000001

SG328



## Part A - Sell all my shares

Current Holding of Ordinary Shares

XXXXXXXXXXXXXXXX

I/We hereby instruct Computershare Investor Services PLC to sell all of my/our total holding of AMP Limited Ordinary Shares.

(tick this box and complete Part B)

By completing this instruction I/we declare that I/we have the right to sell these shares free from any liens, charges and other third party rights. I/We agree that my shares will be sold in accordance with the AMP Limited Share Sale Service Terms and Conditions. I/We note that a GBP cheque will be made payable to the registered holder(s) of the shares and will be sent by post to the address held on the register.

The first dealing day will be 06/10/2017 and then every Tuesday and Friday up until 22/12/2017.

## Part B - Signatures

I/We acknowledge and accept this instruction will be carried out in accordance with the AMP Limited Share Sale Service Terms and Conditions. I/We agree to be bound by the AMP Limited Share Sale Service Terms and Conditions. I/We authorise Computershare Investor Services PLC to execute a transfer in my/our names on my/our behalf to give effect to the sale of my/our shares.

Signature (1) (Please sign below)

Sign ↑ Here

Signature (2) (Please sign below)

Signature (3) (Please sign below)

Date

DD MM YY

Signature (4) (Please sign below)

(Each registered holder, executor or administrator must sign this form. A body corporate should sign under its common seal or otherwise in accordance with the applicable statutory requirements.)

### Deceased estates

If this shareholding is a deceased estate, please call the Helpline on 0370 702 003 (United Kingdom) or +44 370 702 0003 (other countries) to discuss what documents you need to provide to be able to sell the shares using this Service.

When completed, please return this form in the reply-paid envelope provided. For your shares to be sold through the AMP Share Sale Service, your completed form must be received by Computershare Investor Services PLC by **3.00pm (GMT), Wednesday 20 December 2017**. Forms received after this date will not be able to participate in the Service.

If you have any questions please telephone the Helpline on **0370 702 0003 (United Kingdom)** or **+44 370 702 0003 (other countries)** between the hours of 8:30am and 5:30pm (GMT) Monday to Friday. This form is issued by Computershare Investor Services PLC which is authorised and regulated by the Financial Conduct Authority, Registered in England & Wales No. 3498808. Registered Office: The Pavilions, Bridgwater Road, Bristol BS13 8AE. To help maintain the quality of our shareholder service, Computershare Investor Services PLC may record telephone calls to ensure accuracy.

C C S 1 2 0 5

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# AMP Share Sale Service Terms and Conditions

Computershare Investor Services PLC will provide this Share Sale Service (the **'Service'**) to you if you hold between 1 to 3,300 Ordinary Shares in AMP Limited and are an individual aged 18 years or over and resident in the United Kingdom or are a corporate body registered in the United Kingdom. Computershare Investor Services PLC is authorised and regulated by the Financial Conduct Authority (**'FCA'**). If you use this Service we will sell your entire holding.

If you are resident in, or a citizen of, a jurisdiction outside the United Kingdom and you wish to use the Service, it is your responsibility to inform yourself about and observe any applicable legal requirements.

Where this has been received in a country where the provision of such a Service would be contrary to local laws or regulations, this should be treated as being for information only.

The price of shares may fluctuate while your instruction is in the post and in the period after we receive it but before it is executed.

Companies wishing to use this Service must execute the share sale form as if it were a deed.

This Service is offered on an execution only basis. You should ensure it meets your own requirements. Neither the Service or these terms and conditions are a recommendation to sell or hold shares in AMP Limited. We are not required to assess the appropriateness, or suitability for you of any product, service or transaction provided to you in connection with the Service. If you are unsure of what action to take you should obtain independent professional advice. Please note that the value of shares and the income from them is not guaranteed and share prices may go down as well as up. You could get back less than you invest. The decision to sell shares will be solely your responsibility.

## Definitions

In these terms and conditions, the following words and phrases will have the meanings set out below:

**'broker'** means the broker or market maker which Computershare Australia use from time to time in order to execute your instructions;

**'business day'** means any day (excluding Saturday, Sunday and Bank Holidays) on which banks in the United Kingdom and/or Australia are generally open for non-automated business;

**'Computershare Australia'** means Computershare Clearing Pty Limited;

**'dealing day'** means a Tuesday and Friday that the Australian Securities Exchange is open for business, or when the Australian Securities Exchange is not open for business, the following business day;

**'FCA'** means the Financial Conduct Authority;

**'FCA Rules'** means the rules, guidance and principles set out in the FCA Handbook;

**'FSCS'** means the UK Financial Services Compensation Scheme;

**'The Act 2012'** means the UK Financial Services Act 2012;

**'market maker'** means the entity able and willing to enter into transactions for the sale and purchase of investments at prices determined by them generally and continuously, rather than in respect of each particular transaction;

**'share sale form'** means the form which you must complete in order to instruct us to sell shares;

**'us' / 'we' / 'Computershare'** means Computershare Investor Services PLC (Company No: 3498808) whose registered address is situated at The Pavilions, Bridgwater Road, Bristol, BS13 8AE, Financial Services Register (No. 188534); and

**'you'** means the person using this Service.

## Interpretation

**References to statutes, regulations or any other rule include references to them as amended or replaced from time to time. Headings are used for reference only and do not affect the meaning of the sections. Reference to a time of day will be construed as a reference to UK time, except where otherwise stated. Any phrase introduced by the terms 'including', 'include', 'in particular' or any similar expression is to be construed as illustrative only and does not limit the sense of the words preceding those terms.**

Computershare Investor Services PLC provides its contractual terms in English and will communicate with you only in English during the duration of these terms and conditions.

## Selling your shares

You can instruct us to sell your shares by filling in the appropriate box on the share sale form enclosed and by sending it to us in the prepaid envelope provided and any supporting documentation (e.g. any power of attorney, or marriage certificate).

## How and when we will sell your shares

We will instruct the sale of your shares for you on the next dealing day after we receive and accept your instruction where we receive and accept your instruction at least 48 hours before the next available dealing day. In the event that we receive and accept your instruction less than 48 hours before the next dealing day, we will sell your shares the following dealing day. We will sell shares each dealing day from 6 October 2017 until 22 December 2017. Your instruction must be received by 3.00pm (GMT) on 20 December 2017 in order to be included in the final dealing day on 22 December 2017.

We will only accept one share sale form from you instructing us to sell your shares. We will use a broker selected by our related body corporate, Computershare Australia. If applicable, the broker will send Computershare Australia the sale proceeds net of any tax and commission payable on the transaction upon settlement of the sale. This will normally be on settlement day which will normally be two business days following the date of the trade. We will not make any payment to you until Computershare Australia has received the settlement money from the Australian Securities Exchange. We will deduct our fees and any other charges from the sale proceeds and send you the balance.

Upon receipt of the sale proceeds from Computershare Australia, we will make payment by sterling cheque, to the registered holder of the shares. We will not accept any instructions to make cheques payable to anyone other than the person(s) whose name appears on the share sale form.

## Shares denominated in a currency other than sterling

Where the shares are denominated in a currency other than sterling, by submitting your sale instruction you:

- instruct us to instruct Computershare Australia to arrange for the conversion of sale proceeds into sterling before being sent in accordance with these terms and conditions; and
- give us your authority to sign, complete and deliver any document and to do anything else we think necessary to give effect to such instruction.

## General provisions relating to selling shares

You are not able to specify the price or a minimum price at which shares are to be sold for you. Where applicable we will charge the below transaction fee which will be deducted from the sale proceeds:

Transaction Fees	
1-100 shares	Free
101-1700 shares	£55.00
1701 and above	£75.00

All fees and other charges payable to us by you are exclusive of VAT. VAT is payable where relevant in addition to any other fees or charges payable to us. No UK Value Added Tax ('VAT') is currently chargeable on dealing commissions. Should UK tax rules change in future and VAT and/or any other relevant tax be applicable on dealing commissions, this may be deducted from your sales proceeds without further notice.

Where applicable each currency conversion executed as a result of your instruction may be subject to a currency conversion cost of up to 1.5% of the gross sale proceeds. As the currency in which the proceeds of any sales will be denominated is Australian dollars, by submitting your sale instruction you:

- instruct us to instruct Computershare Australia to arrange for the conversion of the sale proceeds into GBP; and
- give us your authority to sign, complete and deliver any document and to do anything else we think necessary give effect to such instruction.

Computershare Australia will effect the currency conversion using a competitive exchange rate based upon wholesale exchange rates available in the market at the time (as available from Bloomberg), its ability to buy and/or sell currencies and its bulk buying position. A wholesale exchange rate is a point in time rate that is updated throughout the day subject to the availability of currencies for online trading.

Computershare Australia may aggregate a number of currency conversions in respect of which the shares are denominated in the same currency and execute them together. Computershare Australia may combine orders in this way in order to seek to provide a more favourable exchange rate than if each order were executed separately.

Please note that the currency exchange rate can fluctuate in the period after you send us your instruction, but before the conversion is effected, and this may decrease the value of the sale proceeds you receive. We and Computershare Australia accept no liability for any losses or expenses which you may suffer as a result of any movement in the currency exchange rate.

You may not specify the currency exchange rate or the minimum currency exchange rate to be applied to the conversion of your monies.

The decision to sell your shares will be your sole responsibility.

Where Computershare has received your instructions to enter into any transaction involving the disposal of shares held in an Issuer Sponsored Holding, Computershare and its related body corporate Computershare Australia has the authority: (a) to initiate and effect a transfer of the shares; or (b) to take any other action necessary to bring about the disposal, even if, because of netting arrangements, the transfer or disposal is to a person who is not a party to the transaction. Upon delivery of the necessary documentation and information, Computershare and Computershare Australia is authorised to effect any transfers and conversions.

When receiving and transmitting your instruction to a broker for execution to sell shares the broker we engage to sell your shares may owe to us or a related body corporate, as their wholesale client, an obligation to obtain the best outcome when handling and executing orders we provide to the broker to sell your shares. The broker may consider factors such as size, speed, price or other

relevant order execution considerations, with a view to achieving the best possible execution result in the circumstances. To the extent permitted by law (whether by statute or otherwise), we accept no liability for any loss or damage arising in relation to, or in connection with, a broker's inability or failure (for any reason whatever) to meet any of its best execution obligations. You agree that as a wholesale client of the relevant broker, we reserve the right to provide a broker with instructions that are inconsistent with its best execution policies and procedures at any time, should we consider such action to be appropriate in the circumstances or generally.

The broker will use the Australian Securities Exchange to sell your shares. You acknowledge that your instructions are provided on an 'At Market' basis only which means that when they are provided into the market by the broker they will do so on the basis of execution at the best available price. However, the execution and the price are not guaranteed. Your instructions, once accepted by Computershare, are irrevocable and cannot be withdrawn, amended or cancelled. You also acknowledge that 'Limit' orders are not available using the Service and you are therefore unable to set a minimum price for the sale of your shares.

Both we and/or the broker are required to obtain the best price reasonably available at the time the sale is made. Accordingly we may delay the execution of all or part of the order until the next business day, if we feel that it is in your best interest to do so. We reserve the right not to accept instructions which are not given on our standard form, or which have not been properly completed. Any forms which we reject will be returned to you.

Where a signed share sale form is received and has been completed, we treat it as an instruction to sell your shares and the proceeds will be sent to you in accordance with these terms and conditions. We do not accept instructions which are given by fax, email, telephone or on photocopied forms.

We may choose not to act on any particular sale instruction. We will notify you in writing as soon as we decide not to accept a particular instruction. You may not cancel or amend any instructions to sell shares once such instructions have been posted. Share sale forms which are received on a day which is not a business day will be treated as having arrived on the next business day.

If you are sending an instruction under a power of attorney you should indicate this fact and enclose the original power of attorney or a copy certified by a solicitor or notary public, which will be inspected and returned to you.

If you wish to sell your shares, which are registered in joint names, then all joint holders must sign the relevant form.

We may aggregate your order with orders we receive from other clients using this Service. The broker may also aggregate the order we provide to him with orders from his other clients. This may result in a more or less favourable price than if your order had been executed separately. If the broker executes a number of orders for us on a particular day then they/we may average the price obtained for all the orders if different orders were dealt at different prices. You will be sent a contract note by Computershare one business day following the receipt of confirmation from Computershare Australia of the sale of your shares.

The contract note will detail the number of shares sold on your behalf, all applicable costs and the price at which they were sold.

### Liability

We will take reasonable care in operating the Service, and, unless otherwise stated in these terms and conditions, we will be responsible to you for any losses or expenses (including loss of shares) foreseeable by us and you at the point of entering into these terms and conditions which you suffer or incur as a direct result of our breach of these terms and conditions, negligence, wilful default or fraud.



We do not accept liability for any losses or expenses suffered or incurred by you which are not caused by our breach of these terms and conditions, negligence, wilful default or fraud.

We do not accept liability for any losses caused by our breach of these terms and conditions, negligence or wilful default which fall into the following categories:

- loss of business;
- loss of profit arising in the course of business;
- loss of opportunity (including investment opportunity);
- loss of potential future income, revenue, profit or increase in value; or loss of income in the form of interest;
- loss of goodwill;
- loss of anticipated savings; or
- any waste or expenditure of time.

Computershare Australia will take reasonable care in the selection, appointment and continued use of the broker but we do not otherwise accept any responsibility for any losses, costs or expenses suffered or incurred by you as a result of any acts or omissions by the broker.

Nothing in these terms and conditions restricts any rights you may have under the FCA Rules or under The Act 2012.

Nothing in these terms and conditions excludes or limits in any way our liability for:

- death or personal injury caused by our negligence; or
- fraud or fraudulent misrepresentation; or
- section 2 of the Supply of Goods and Services Act 1982; or
- any other matter for which it would be illegal or unlawful for us to exclude or limit or attempt to exclude or limit our liability.

We do not accept any responsibility for any losses or expenses suffered or incurred by you which are caused by your failure to adhere to any personal obligations imposed on you by the laws of the jurisdiction in which you are resident.

## Contacting each other

All notices and other communications which you send us should be addressed to: Computershare Investor Services PLC, AMP Limited Share Sale Service, Dealing Team, The Pavilions, Bridgewater Road, Bristol BS99 6ZZ.

If you are resident in the UK, all documents which we send to you by post will be sent to your address as it appears on our records by domestic post. If you are resident outside the UK, we will send such documents to your address as it appears on our records by international post.

If we send you notices they will be treated as received by you if:

- a. delivered by hand or courier, at the time of delivery;
- b. sent by fax, at the time of transmission if between the hours of 08:00 and 17:00 (UK time) on a business day or otherwise at 08:00 (UK time) on the next business day;
- c. sent by post, two business days from the date of posting, in the case of domestic mail in the UK or five business days from the time of posting in the case of international mail; and
- d. delivered by electronic mail or via Computershare's website, at the time of despatch or posting as applicable.

Any documents or cheques sent to you and any documents sent by you to Computershare Investor Services PLC will be sent at your risk and we accept no liability prior to receipt of any document or, where relevant, after dispatch of any document or cheque to you.

## General

We, and our related body corporate acting on our behalf, reserve the right to delay taking action on any particular instructions from you if we consider that we need to do so to obtain further information from you or to comply with any legal or regulatory requirement binding on us (including the obtaining of evidence of identity to comply with money laundering regulations), or to investigate any concerns we may have about the validity of or any other matter relating to the instruction. We will not do, or refrain from doing, anything which would, or might in our judgement, break any relevant laws, rules, regulations or codes or risk exposing us to criticism for behaving improperly or not acting in accordance with good market practice.

By using the Service, you authorise us and/or Computershare Australia to pool any client money we hold on your behalf in the provision of this Service into any relevant omnibus bank accounts set up in accordance with the FCA Rules on client money which also holds money of other clients. You retain all rights you have as the legal owner of the monies.

All client money that we hold on your behalf as a consequence of administering this Service will be maintained in an appropriately designated and named client money bank account at a UK approved bank selected by us. Your cash held in this account is held separately from our money.

Your client money will be held on trust for the benefit of clients for whom we are holding client money as required by the FCA Rules and treated in strict accordance with the requirements of the FCA Rules on client money. This means that in the event that the bank became insolvent we will attempt to recoup your money on your behalf. If the bank cannot repay all the money it owes its clients this could result in a shortfall. We will treat money held in client money bank accounts as pooled, which means that any shortfall will be shared proportionally with other shareholders and other customers of ours. You may not recover all of your client money. In this situation, you may be eligible to claim under the FSCS. For more information, please see the 'Complaints and Compensation' section.

For operational purposes (for example, to facilitate payments to you if you are based outside the UK) we may maintain your client money in a bank based in a jurisdiction outside the UK. If we do maintain the money in a bank account with a bank not based in the UK, then we will take all reasonable steps to protect the client money in accordance with the local equivalent law and rules for the treatment of client money. These may be different to those in the UK and your rights in the event of insolvency of the bank may be reduced.

We will not pay interest on any client monies held on your behalf.

If your client money held by Computershare is £25 or less (or equivalent) and there has been no movement in your balance for at least six years (disregarding any payments, charges or similar items), we may cease to treat your money as client money and remove it from the client money bank account(s). Before doing this, we will write to you at your last known email or postal address giving you at least 28 calendar days' notice of our intention to cease to treat the money we hold for you as client money and remove it from the client money bank account. If no claim is made by you by the end of the notice period, we will pay this money to a registered charity of our choice but still retain a record of the balance we were holding for you. If you later claim this balance, you will not be entitled to any interest which would have otherwise accrued on this money during the period over which it was unclaimed by you. You agree that, in the event of us transferring all or part of our business to another provider, we can cease to treat your cash balance as client money when that transfer has been made. We will exercise due skill, care and diligence in assessing whether the provider that we are transferring your client money to will follow the requirements of the FCA Rules or apply adequate equivalent measures to protect your client money.

Cash fractions arising in respect of money due to you are rounded down and any tax or commission which may be payable on aggregated sales is charged at the prevailing rate against each individual sale instruction rounded up to the nearest penny, and in each case we keep the difference for our own benefit. We may change these terms and conditions from time to time upon giving you 20 business days' notice in advance of any such change taking effect. No change will affect any completed purchase or sale or any instruction received but not completed by the date of the change.

We may choose to withdraw this Service for legislative requirements without giving you any notice that the Service is no longer available. We may choose to extend this service without giving you any notice that this service has been extended. These terms and conditions are governed by and shall be construed in accordance with the law of England and Wales. We have applied the same laws in the marketing of, and arrangements for you to enter into, this service.

For the purpose of offering this Service, you will be categorised as a 'retail client'. As a retail client you have protection available under the FCA Rules and may be eligible for compensation under the FSCS. Please see the 'Complaints and Compensation' section below for further information.

We will not assess the suitability of transactions or other services provided under these terms and conditions, and you will not benefit from the protection of the FCA Rules on assessing suitability. We are not required to assess the appropriateness, or suitability for you of any product, service or transaction provided to you in connection with the Service.

We and our agents (including any broker) may effect transactions notwithstanding that they have a direct or indirect material interest or a relationship of any description with another party which may involve a conflict with its duty to persons using this Service.

We manage those conflicts of interest of which we are aware, and monitor the effectiveness of our policies and procedures on a regular basis. We make every effort to disclose our interests and those of our employees where it is suspected that a conflict of interest may arise. In accordance with our regulatory responsibility on this matter, we operate a documented policy that details our obligations if such events arise. Full details are available upon a written request to: Computershare Investor Services PLC, The Pavilions, Bridgwater Road, Bristol BS99 6ZZ.

When transmitting your instructions to a broker for execution we take reasonable steps to use a broker whose stated execution policy is to obtain the best possible result. We have implemented an order handling policy that identifies the factors involved with the transmission of and execution of client instructions by the broker receiving instructions from us. You consent to our order handling policy by agreeing to these terms and conditions. You can request a full copy of our policy by writing to us.

The parties to this agreement are you and us (the 'parties'). The parties do not intend that any of its terms will be enforceable by virtue of the UK Contracts (Rights of Third Parties) Act 1999 by any person who is not a party to it.

## Data Protection Notice

Any personal data that we obtain from you in providing this Service will be held by us in accordance with the relevant legislation. We will only use, hold or otherwise process such of your personal data as is necessary to provide you with the Service. Your details will only be disclosed in accordance with the principles set out in the Data Protection Act 1998:

- To any person if that person has legal or regulatory powers over us;
- To the broker or any other person or body (including, but not limited to, Computershare Australia) in order to facilitate the provision of the Service.

We may administer accounts and provide you with some services via another member of the Computershare group in a country where data protection laws and standards differ from those in your home jurisdiction including India, Australia and the United States. For users based in Europe this means that we may send the information which you have provided to us or we use in providing our services to countries outside the European Economic Area. By participating in this Service you consent to such transfers being made (and where you submit information on behalf of another person you confirm that you have their consent). You have a right to request to view the information that we hold on you. We may charge you a small fee for providing you access to this information.

## Complaints and Compensation

We have procedures to help effectively resolve complaints from customers. If you have any complaints about the Service provided to you in connection with the Service or wish to receive a copy of our complaints procedure please write to us. If you cannot settle your complaint with us, you may be able to refer it for further investigation at Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0800 023 4567 (free from UK landlines) or 0300 123 9123 (from UK mobiles) or at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

We are covered by the FSCS and you may be entitled to compensation if we cannot meet our financial obligations. Most types of investment business are covered for 100% of the first £50,000 (i.e. a maximum of £50,000 per person). Where we hold client money on your behalf and the relevant UK approved bank became insolvent, you may be covered under the FSCS for up to £85,000 of the money on deposit with that bank. Details about our external banking partners are available on request. These amounts may be subject to change. If, for operational purposes, we are required to maintain your client money in a jurisdiction outside the UK, your rights in the event of insolvency may be reduced. Further details of the FSCS are available on request from us or by visiting [www.fscs.org.uk](http://www.fscs.org.uk)