

CLIENT CHARTER

The main purpose of any Client Charter is to provide a tool for building trust within a key stakeholder group. Mondial's four key stakeholders are its Clients, Consultants, Shareholders and Regulators.

Clients stand out as the most important as without them we have no business. Our Charter, therefore, is mainly for them. For clients, it is a boiler plate for their relationship with Mondial, its consultants and the service we provide. Therefore, Mondial only recruits and maintains staff who subscribe to this Charter and those who honour its spirit and intention. We will endeavour to:

- Act in the clients best interests and treat them fairly
- Undertake an initial process based on the regulators definition of financial planning. Namely, to review a clients current financial position, and plan with them on how to achieve their medium to long term financial goals
- Ascertain a clients financial circumstances, needs, risk profile, and investor experience level as well as other preferences before making a recommendation
- Provide any recommendations in a written Suitability Report
- Provide clear information about any financial products and services we offer, including fees and charges before clients invest. We aim to be fully transparent on charges
- Provide financial advice that is not dependent on them purchasing a product
- Only recommend a course of action that is affordable, sustainable and suitable for their medium to long term needs
- Explain the risks and impact of the financial advice we give in an understandable way
- Encourage clients to ask if there is something they do not understand
- Ensure that clients understand investments can fall in value as well as rise, and that they may not get back the full amount they invest