Terms of Business

Version: 26/11/2026

These Terms of Business explain how Eastmills Limited ("we", "us") works with you. They stay in place until we replace them with an updated version or either of us ends our agreement.

Our Details

Eastmills is a trading style of **Eastmills Limited** (Companies House Registration No. 04642182).

- **Address:** MCF Complex, 60 New Road, Kidderminster, Worcestershire, DY10 1AQ
- **Telephone:** 01562 865 085
- **Email:** info@eastmillsltd.co.uk

Our Regulation

Eastmills Limited is authorised and regulated by the Financial Conduct Authority (FCA). The FCA's address is 12 Endeavour Square, London, E20 1JN.

You can check our authorisation on the Financial Services Register at register.fca.org.uk (FCA Firm Reference Number: **446389**) or by calling the FCA Consumer Helpline on **0800 111 6768**.

Our Service

Initial Consultation

Your initial consultation includes:

- A meeting with one of our qualified financial planners
- Time for you to ask questions and see how we work
- Time for us to understand your personal circumstances, goals, priorities, and how we can help
- A discussion of the options available from our range of services
- Clear information about our charges

Financial Review and Recommendation

Our Financial Review and Recommendation includes:

- Gathering details of your existing financial arrangements and personal circumstances
- Understanding your investment knowledge, experience, and how much investment risk you are comfortable and able to take
- Recommending an asset allocation that matches your risk profile, alongside reviewing whether your existing holdings remain suitable
- Preparing our written recommendations for you
- Meeting with you to walk through and explain our recommendations in detail

Setting Up Your Plans (Implementation)

Where appropriate, putting our recommendations in place includes:

- Handling all fund and policy administration for you
- Keeping you updated regularly on progress
- Checking that all policy and account documents are issued accurately and match what you expect
- Confirming everything we have done for you in writing

Ongoing Review and Management

Our ongoing service offers:

- Regular, structured reviews for peace of mind
- Ongoing checks on your circumstances and any changes needed to your financial plan
- Regular updates and information about your holdings
- A choice of support levels tailored to your needs
- Ongoing help with correspondence and administration

Independent Advice

We provide independent financial advice. We recommend products that are suitable for you based on a comprehensive and fair analysis of the relevant market. We are not tied to any specific provider or solution.

Please note that Eastmills Limited does not provide advice on Defined Benefit (final salary) pension transfers.

How We Are Paid (Fees)

Full details of our charging structure, payment methods, and VAT status are set out in your Client Agreement.

Getting the Best Outcome (Best Execution)

When we arrange investments or policies for you, we aim to get the best overall result by considering:

- The price of products, providers, and services
- The cost of advice
- How quickly the transaction can be completed
- The size and nature of the transaction
- How effective and reliable the platform, provider, or service provider is

Client Money

To protect your money, we never hold client funds ourselves. Any money you invest goes straight to the product provider. We cannot accept cash or any cheque made payable to Eastmills Limited, unless it is paying an invoice we have sent you.

Your Documents

We will arrange for your investments to be registered in your name unless you ask us otherwise in writing. We will send your policy and account documents to you as soon as we receive them. If several documents belong to a series of transactions, we will normally hold them until everything is complete and send them to you together.

Your Instructions

To avoid misunderstandings, we prefer to receive instructions from you in writing. We can accept verbal instructions, provided they are confirmed in writing.

Managing Conflicts of Interest

We have a legal and regulatory duty to identify, prevent, or manage any conflicts of interest. We maintain clear systems, controls, and staff training to prevent conflicts from affecting our advice. In the unlikely event that we cannot prevent a conflict from risking harm to your interests, we will tell you clearly what the conflict is and explain the steps we have taken to protect you.

How We Classify You (Client Classification)

Investment Business

For investment advice, we treat all clients as **retail clients**. This gives you the highest level of protection under FCA rules.

If you would like to be classified differently (for example, as a professional client or eligible counterparty), please discuss this with us and confirm your request in writing. If we agree to reclassify you, we will give you a revised Client Agreement explaining the protections you would lose.

Non-Investment and General Insurance

For non-investment insurance business, we treat all clients as **consumers**, which gives you full consumer protections under FCA rules.

If we ever need to classify you differently, we will talk this through with you first and provide a revised agreement explaining any protections you would lose.

If You Have a Complaint

If you are unhappy with any part of our service, please get in touch so we can put things right:

- **Post:** Eastmills Limited, MCF Complex, 60 New Road, Kidderminster, Worcestershire, DY10 1AQ
- **Telephone:** 01562 865 085
- **Email:** info@eastmillsltd.co.uk

A summary of our complaints procedure is available on request. We will look into your complaint promptly and aim to send you a final response within **8 weeks**. This procedure also applies if you have a complaint about a Discretionary Investment Manager we have appointed on your behalf.

If we cannot resolve your complaint, or if 8 weeks pass without a final response, you may be able to refer it to the **Financial Ombudsman Service (FOS)**, a free and independent service for eligible complainants:

- **Website:** www.financial-ombudsman.org.uk
- **Telephone:** 0800 023 4567
- **Address:** Exchange Tower, London, E14 9SR

Financial Services Compensation Scheme (FSCS)

Most of the products we advise on are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if we, or a product provider, cannot meet our financial obligations. Whether you are eligible depends on the type of product and the circumstances of your claim.

The FSCS covers financial loss only. Limits apply **per eligible person, per authorised firm, and per claim category**:

- **Investments:** Most types of investment business are covered for 100% of the first **£85,000** per person, per firm.
- **Deposits (bank, building society, and credit union accounts, including cash ISAs):** Covered up to **£120,000** per eligible person, per authorised firm (**£240,000** for a joint account). Please note that some separate banking brands share a single authorisation.
- **Temporary high balances:** Qualifying temporary high balances held with a UK-authorised bank, building society, or credit union (for example, after a house sale, inheritance, or other specified life event) are protected up to **£1.4 million** for up to 6 months.
- **Insurance:** Covered at **100% with no upper limit** for long-term care insurance (pure protection contracts) and compulsory insurance liabilities, and **90% with no upper limit** for most other insurance contracts.

You can find out more at www.fscs.org.uk or by calling **0800 678 1100**.

Changing Your Service Level

From time to time, it may make sense to move you to a different service tier. We will never move you to a higher-cost tier without your explicit agreement. We may move you to a lower tier if we recommend a solution that does not need ongoing service, or if the cost of the ongoing service outweighs any benefit to you.

If we lose touch with you for a long period, we will write to you first with reasonable notice before moving you to our one-off (transactional) service. If that happens, you will stay on our agency, our ongoing service will stop, and ongoing fees will stop straight away.

Ending This Agreement

You or we can end this agreement and cancel our authority to act for you at any time by letting the other know in writing or by email.

If you end the agreement, any unpaid implementation fees, agreed fees for work already completed, and pro-rata ongoing service fees built up to the date the agreement ends will still be payable.

Your Personal Information

We collect, store, and use your personal information in line with UK data protection law. Full details of how we handle your data and your rights are set out in our separate **Data Handling Policy**.

Legal Terms

Governing Law

These Terms of Business and any Client Agreement are governed by English Law, and any disputes will be handled by the English Courts.

Events Outside Our Control (Force Majeure)

We will not be in breach of these Terms of Business or any Client Agreement, or liable to you, for any delay or failure caused by events reasonably beyond our control.

Who This Agreement Applies To (Rights of Third Parties)

This agreement is strictly between you and Eastmills Limited. No one else has any right to enforce its terms under the Contracts (Rights of Third Parties) Act 1999.