



WEBSITE TERMS

This page tells you the terms (our terms) on which you may use and access our website www.quiltercheviot.com (our website).

Please read our terms carefully before using our website. By using our website, you are agreeing to keep to our terms.

Our terms refer to the following additional documents, which also apply to the use of our website:

- our [Privacy Notice](#) which describes how and why we process your personal data; and
- our [Cookies Policy](#), which sets out information about the use of cookies on our website.

If you do not agree to our terms, Privacy Notice or Cookies Policy you must not use our website.

Our website is operated by us, Quilter Cheviot Limited. The information and services referred to on our website are not directed at, or offered to, any person or organisation in any country or state where:

- advertising, offering or selling is restricted or not allowed by law or regulation; or
- we would have to register our website or get a licence we do not already have (see below for details of our regulators).

Distributing information in certain countries may be restricted by local law. As a result, if you access our website, you must be aware of, and keep to, any such restrictions.

ACCESSING OUR WEBSITE

In terms of any pages on our website, when we refer to 'you', 'your' and 'yours', we mean the person accessing our website. 'We', 'us' and 'our' means Quilter Cheviot Limited; and the 'Quilter Cheviot Group' are references to Quilter Cheviot Limited, our subsidiaries and parent companies.

You should read our terms together with any terms, conditions and disclaimers provided in the other pages of our website. Our terms will take priority if there is any difference between them and the terms, conditions and disclaimers provided in the other pages of our website.

We may change our website and our terms at any time without notice. You agree to review our terms regularly

and, if you continue to use our website, it will mean that you agree to any changes which have been made.

Each term and condition of our terms is separate. If we cannot enforce any term or condition or it is not valid or breaks any laws or regulations which apply, it will not affect any other terms or conditions.

Unless we say differently in our terms, we will not be legally responsible to you for any failure to carry out our responsibilities under our terms if the cause is beyond our reasonable control. This includes:

- (a) war, riot, revolution, political crisis or any act of terrorism;
- (b) earthquake, hurricane, typhoon, flood or other natural disaster;
- (c) any regulatory ban on our activities;
- (d) a banking moratorium having been declared by law or the appropriate regulatory authorities (where there is a temporary delay or suspension of banking activities meaning we do not have access to banking services);
- (e) any breakdown, malfunction or failure of transmission, communication or computer facilities; or
- (f) industrial action, acts and regulations of any government or authority.

We will do our best to give written notice to you with full details of events which mean we cannot carry out our responsibilities. However, we will not be held responsible if we cannot contact you promptly or even at all.

Our terms are for our benefit and are binding on us and on anyone who takes over our business.

Our website has been designed to work with the latest versions of the Windows and IOS operating systems, as well as the latest versions of the most popular browsers such as Internet Explorer, Google Chrome, Mozilla Firefox and Apple Safari, and is subject to change without notice. We do not warrant or guarantee your ability to access our website.

You are responsible for:

- making all arrangements necessary for you to access our website; and
- making sure that anyone who accesses our website through your internet connection is aware of, and keeps to, our terms.



If we give you a user identification code, password or any other information as part of our security procedures, you must treat that information as confidential, and you must not reveal it to anyone. If you fail to keep to this information confidential we may disable any user identification code or password, whether chosen by you or given to you by us, at any time.

CHANGES TO THE MATERIAL ON THE WEBSITE

We may revise or update our terms at any time and without notice to update, remove, amend or vary any of the material which appears on any of the pages of our website.

Material on our website may be out of date at any given time, and we are under no obligation to update it.

CORPORATE INFORMATION

Our website is operated by Quilter Cheviot Limited, a private limited company registered in England and Wales with number 01923571.

Registered office: One Kingsway, London WC2B 6AN, UK.

We also have a branch in Dublin, Ireland with number 904906 a branch in Jersey with number 23676 and a Representative Office in the Dubai International Financial Centre (using the business name Quilter Cheviot Limited (DIFC Representative Office)).

UK VAT registration number: GB 386 1301 59. Dublin VAT registration number: 9973747P.

Quilter Cheviot and Quilter Cheviot Investment Management are trading names of Quilter Cheviot Limited.

REGULATORS

We are authorised and regulated by the UK Financial Conduct Authority (FCA) (with number 124259). For more information please see <http://www.fca.org.uk/consumers> or contact: The Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS. Phone: +44 (0)20 7676 1000, fax: +44 (0)20 7676 1099.

Regulated by the Central Bank of Ireland for conduct of business rules.

Regulated under the Financial Services (Jersey) Law 1998 by the Jersey Financial Services Commission for carrying out investment business and funds services business in Jersey and by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law 1987 to carry on investment business in the Bailiwick of Guernsey.

Regulated by the Financial Services Board in South Africa (<http://www.fsb.co.za>). You can ask us for details.

Regulated by the Dubai Financial Services Authority as a Representative Office.

As a result, in some respects the regulatory system that applies will be different from that of the United Kingdom.

Member of the London Stock Exchange.

INTELLECTUAL PROPERTY RIGHTS

We own or licence all intellectual property rights in our website and in the material published on it. This material is protected by copyright laws and treaties around the world. All these rights are reserved.

You acknowledge that we own our website and that it is protected under copyright. This means you may not copy, send, display, publish or distribute anything on it without our authorisation.

You may print one copy, and may download extracts, of any pages from our website for your personal reference and you may draw the attention of others within your organisation to material posted on our website.

You must not change or separate any sections of the paper or digital copies of any materials you have printed or downloaded.

You must always acknowledge that we (and any others who have contributed to the content of our website) are the authors of material on our website.

You must not use any part of the material on our website for commercial purposes without getting a licence from us to do so.

If you print, copy or download any part of our website and break our terms, your right to use our website will end immediately and you must return or destroy any copies of the material you have made.

We do not accept responsibility for any alterations to the content of our website unless made or approved by us.

'Quilter Cheviot' is a registered Community Trade Mark. 'Quilter Cheviot' and the 'Quilter Cheviot' logo are also registered internationally through the Madrid Protocol and locally in other countries and states.

OUR LIABILITY

As far as we are allowed by law, we will have no legal responsibility for:

- all conditions, warranties and other terms which might otherwise be implied by any law; and
- any direct, indirect or consequential loss or damage you may suffer in connection with our website or in connection with using, not being able to use, or resulting from using our website, any websites linked to it and any materials posted on it or changes made to the content of our website by unauthorised people.



Nothing in our terms can exclude or restrict any responsibility we may have for causing death or personal injury arising from our negligence, nor our liability for fraud or fraudulent misrepresentation, nor any other liability which we cannot exclude or is limited under any relevant laws. This includes our duties and liabilities to you under the UK Financial Services and Markets Act 2000 (as amended), or the rules of the FCA or any authority which replaces it.

We do not guarantee that:

- our website will be available and meet your needs;
- access will be uninterrupted;
- there will be no delays, failures, mistakes or missing information or loss of transmitted information;
- no viruses or other contaminating or destructive properties will be transmitted; or
- no damage will happen to your computer system.

The information contained on our website is provided on an 'as is' or 'as available' basis. You use our website at your own risk and you alone are responsible for protecting and backing up data and equipment and for carrying out reasonable and appropriate precautions to scan for computer viruses or other destructive items.

We are not approving any other organisations or their advice, opinions, information, products or services by including any information on our website.

Before acting on any information you get from our website, you should check it by calling your investment manager or local Quilter Cheviot Limited office.

VIRUSES, HACKING AND OTHER OFFENCES

You must not misuse our website by knowingly introducing viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful. You must not try to gain unauthorised access to our website, the server on which our website is stored or any server, computer or database connected to our website. You must not attack our website using a denial-of-service attack or a distributed denial-of service attack.

By breaking this condition, you would commit a criminal offence under the UK Computer Misuse Act 1990. We will report this to the relevant law-enforcement authorities and we will co-operate with those authorities by giving them your name and other details. Your right to use our website will also end immediately.

We will not be legally responsible for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, data or other material due to you using our website or downloading any material posted on it, or on any website linked to it.

LINKING TO AND FROM OUR WEBSITE

You must not frame our website on any other site (where you display one of our webpages in another webpage so it appears that our website is part of another website), nor create a link to any part of our website other than the home page. You must not suggest in any way that we are approving any products or services other than our own or misrepresent the relationship between you and us. You must not alter, block or otherwise prevent any content of our website from being displayed, or link to our website through any other Uniform Resource Locator (URL) or mirrored website. We may withdraw permission to link to our website without giving you any notice.

Our website may contain links to other websites or resources which are hosted and maintained by other organisations and which may not be regulated by the FCA. When you activate these links, you leave our website and we have no control over the content or security of any site you go to. You are using these links entirely at your own risk and we will accept no legal responsibility for the content, use or availability of those websites or for any loss or damage, however it arises, as a result of using them.

OUR SERVICES

Our website may contain financial promotions. Please read the warnings and terms and conditions on these promotions carefully, and do not view the promotions if you cannot keep to their terms and conditions.

All of our services and those of other members of the Quilter Cheviot Group are governed by separate terms and conditions relating to those services. Our standard terms and conditions for services delivered to clients from the UK are [here](#). Our standard terms and conditions for intermediaries which are:

- FCA-regulated are [here](#); and
- Not FCA-regulated are [here](#).

By continuing to access our website, if you have not already confirmed that you accept and will keep to these conditions or agreed other terms with us, we will assume you have accepted the terms and conditions which apply to you.

For information on ISAs or lending (consumer credit), please contact your investment manager.

RISK WARNINGS

Nothing on our website represents investment, legal, tax or other advice and you must not rely on it when making an investment or other decision. You should get relevant and specific professional advice (legal, tax, financial and other) before making any investment, legal or tax decision.

We have prepared our website for information purposes only and it is not an offer or an invitation to buy or sell any



security, other investment or investment advice. We are not claiming to give a complete description of our investment policy, markets or any investments. All opinions on the site may change without notice.

If we refer to our model portfolios on our website, the references are purely given as examples and are not to be relied on.

For a detailed list of risk warnings, please see [Risk factors](#).

COMPLAINTS AND COMPENSATION

We place great importance on providing the highest standards of service. However, if you are not satisfied with any aspect of our service, please tell your investment manager, or if your complaint relates to your investment manager, their office or Group Head or the Head of Compliance. Please see our [complaints brochure](#) for more information.

The Financial Ombudsman Service acts independently as an unbiased adjudicator. Their address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR and you can get more details on www.financial-ombudsman.org.uk.

We are a member of the Financial Services Compensation Scheme. You can find details on www.fscs.org.uk.

We are not a member of the Jersey Banking Depositor Compensation Scheme (DCS). The Jersey Financial Services Commission may also consider complaints for clients based in Jersey.

The Financial Services Ombudsman Bureau may also consider complaints for Irish clients.

COUNTRY AND APPLICABLE LAW

Our terms and any dispute or claim arising out of or in connection with it will be governed by English law. Any disputes will be dealt with by the courts of England and Wales.

QUILTER CHEVIOT

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London WC2B 6AN

**Please contact our
Marketing Department
on +44 (0)20 7150 4000
or email marketing@quiltercheviot.com**

Investors should remember that the value of investments, and the income from them, can go down as well as up and that past performance is no guarantee of future returns. You may not recover what you invest.

Quilter Cheviot Limited is registered in England with number 01923571, registered office at One Kingsway, London WC2B 6AN. Quilter Cheviot Limited is a member of the London Stock Exchange, authorised and regulated by the UK Financial Conduct Authority. Quilter Cheviot Limited (DIFC Representative Office) operates in Dubai as a Representative Office at Unit 12, Level 13, The Gate Building, PO Box 121208, Dubai, UAE. DIFC Registered Number 2084. Quilter Cheviot Limited (DIFC Representative Office) is regulated by the Dubai Financial Services Authority as a Representative Office. DFSA Reference Number F03378. Quilter Cheviot Limited has established a branch in Dublin, Ireland with number 904906 and regulated by the Central Bank of Ireland for conduct of business rules and is regulated under the Financial Services (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business and funds services business in Jersey and by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law 1987 to carry on investment business in the Bailiwick of Guernsey. Accordingly, in some respects the regulatory system that applies will be different from that of the United Kingdom.

