

Scope of Service - Sharebroking Service (Class)

Our Sharebroking Service provides full sharebroking services across all of the world's major equity and bond markets. We offer objective advice in all asset classes; including equities, exchange traded funds, investment trusts, commodities, private equity, debt securities and cash currencies. Your Craigs Investment Partners Adviser is supported by our award winning research team* and utilise their extensive range of research to provide you with stock specific advice and then execute investments on your behalf.

Principal Benefits

This service provides you access to the world's major markets through a single account. You are able to receive 'class advice**' from your Investment Adviser based on our extensive research capabilities.

Principal Risks

When discussing investment opportunities with your Investment Adviser this is done on a 'class advice' basis, therefore it is general investment advice, and does not regard your particular financial situation or other circumstances. As a result any investment advice provided will not be tailored to your personal needs.

Disclosure Statement

In accordance with the Financial Advisers Act 2008 (the 'Act') and the Code of Professional Conduct for Authorised Financial Advisers, this service is for a class service client and anyone receiving such service will not receive a personalised service (personalised advice) as defined by the Act.

This means that in providing any financial advice we will not consider whether such advice is suitable to your personal circumstances, and will not take into account your financial position, financial needs, financial goals or risk tolerance.

You should therefore consider your personal circumstances in determining whether such investment advice is suitable to you.

If you wish for your Investment Adviser to determine the suitability of your investments, or design and implement an investment portfolio, please discuss this with us and we can outline the full range of 'personalised investment' options with you.

*Please visit www.craigsip.com for more information

**'class service' or 'class advice' is more generic investment advice, which does not take into account your personal and financial circumstances.