



**Brewin
Dolphin**

Side Letter: Financial Planning Advisory Services

Effective Date: 4 November 2024

This side letter (“Side Letter”) applies to clients who receive Financial Planning Services from RBC Brewin Dolphin and who wish to receive nominee services (including custody and execution) through our Financial Planning Advisory services.

This Side Letter, together with RBC Brewin Dolphin’s Retail Terms & Conditions (“Retail Terms”) and RBC Brewin Dolphin’s Order Execution Policy sets out terms and rules governing our provision of Financial Planning Advisory Services. This Side Letter sets out terms additional to those contained in the Retail Terms, and covers order execution, client reporting, client money and custody services.

By signing the Financial Planning Services account opening form, you agree to: (i) our Retail Terms (ii) the additional terms of this Side Letter, and (iii) our Order Execution Policy.

Executing your orders and arranging transactions

We will arrange transactions and execute orders in accordance with clauses 183 – 193 of Section B of our Retail Terms and our Order Execution Policy.

Contract Notes We will send you a contract note confirming the details of your transaction.

The contract note will also act as an invoice for that transaction. The contract note will be sent to you either:

- (i) no later than the first Business Day after the transaction; or
- (ii) if applicable, no later than the first Business Day after we receive confirmation of the transaction from a third party.

As part of the account opening process, we will agree with you how your statements, contracts notes, and any other valuations will be delivered.

Note that you should always check the contract note as soon as you receive it. If you have any questions or consider the note inaccurate, please contact your Financial Planner or the Head of Client Services as soon as possible.

Your delay could make it more difficult for us to resolve queries.

Collective Investment Schemes

When we deal for you in Collective Investment Schemes (such as OEICs or unit trusts) there may be a delay in our receipt of contract notes from the relevant manager. That being the case, contract notes will be sent to you once we have received confirmation of the dealing price from the manager.

Reporting to you

All terms applying to our reporting can be found in clauses 194 to 198 in our Retail Terms. Additional reporting terms are set out below.

Quarterly Statements	We will send to you a statement which includes a valuation of your account on a quarterly basis. We will also provide you with a quarterly statement showing the client investments and/or client money held by us at the end of the period covered in the statement which may be incorporated into your valuation report.
Annual Summary	In addition to the quarterly statements, we will at least annually, set out a summary of the costs and charges applicable to your account. This summary will include the underlying costs of any collective investments you may hold and illustrate the effect of those charges on the value of your portfolio.
Prospectuses and Key	You agree that we will not provide key features documents or simplified prospectuses unless you expressly request a copy from us.
Features Documents	We will provide you with key investor information documents for any fund that we recommend which is a UCITS or a PRIIPs key information document, where relevant. In addition, where you hold an investment and the Rules require that you receive periodic notices, we will provide these to you.

Your money

You will usually pay the relevant product provider for our Financial Planning Services, rather than paying us directly. That said, in providing services to you, we will receive and/or hold your money on your behalf in accordance with the terms of your Cash Accounts referred to in the Retail Terms.

Our rights if you owe us money

We refer you to Clauses 86 to 101 of our Retail Terms. In particular, where you owe us money we reserve the right to sell or realise any investment which we are holding (or are entitled to receive) on your behalf without liability in order to meet any liabilities which you may have incurred with us including any fees or charges. We will use reasonable efforts to contact you in order that you might make alternative arrangements before we take any such action or specify which investments you would prefer us to sell. However, we may not give advance notice to you if we consider that it is necessary or appropriate to act quickly to reduce your indebtedness to us, in which case we will contact you promptly after we have sold or realised any investment to explain what action we have taken. Any monies still outstanding will remain your responsibility.

Custody of your Investments

Clauses 202 to 237 of our Retail Terms will apply to any custody services that we provide to you.