

OUR CUSTOMER CHARTER

Customer Charter 1

Our Series of Standards

It is extremely important to us that you (our client) know what to expect from us, and we know what we have agreed to provide. Aisa will:

- Treat all customers fairly.
- Publish policies and standards and to be open about how we perform against those policies and standards.
- Be transparent and honest in our approach to you.
- Review our customer standards regularly.

Customer Charter 2

Guarantee

*“If you do not receive what you feel is value for money,
We don’t expect to get paid”*

We believe that we all accept that human’s and computers make errors, and it is the way we handle the situation afterwards that is so important; when you are not content with our services then let us know and we will take immediate corrective actions. You will be the ultimate judge of our service, and what we should be paid.

Customer Charter 3

Tangible, costed services

We know that when you are paying for a service it is difficult to visualise value for money. Unlike other Independent Financial Advisers we will provide you:

- Accessibility
- Written reports
- Ongoing reviews that suit you, rather than us
- Administration support (including implementation work)

Further, we are open about our charges:

- Any Preliminary Assessment is aimed to determine how we can assist you, whether you wish to be our client, and it will be at our cost.
- We have withdrawn hourly rates, as we felt this caused you to worry about unknown escalating costs.
- We agree to provide a breakdown of initial expected costs at commencement of work, and you will be asked to agree these before we proceed.
- We retain flexibility, offering our clients to opt to deduct their fees from fund charges at time of investment or trust setup.

Customer Charter 4

Implementation

“A good plan becomes a bad plan if you do not implement it”

We want you to receive a complete service from us. Once you have made your decision to proceed with our advice, our Customer Service Team will co-ordinate with you to ensure details are completed in a timely and accurate fashion.

Customer Charter 5

Consistency of approach

We will:

- Ensure our employees are fully trained and empowered to give you the help and advice that you need.
- Ensure employees are aware of our procedures, their responsibilities and methods by which the company disseminate information in a consistent manner for all clients, according to your service requirements.
- Make sure that the information we provide about services is accurate, useful and up to date.

Customer Charter 6

Accessibility

We know how important it is for you to discuss any concerns that you may have and the frustrations that can arise if you are not able to speak to your Independent Financial Adviser when in a hurry.

So, if your adviser is unavailable then our Customer Service Team will always be available and keen to support you with your enquiry, and will co-ordinate a time when your adviser can contact you.

Customer Charter 7

Going the Extra Mile

As part of our Service, our Customer Service team will offer you a full savings and credit review to ensure you are getting the best access to, and competitive terms and rates for the following:

- Current account
- Deposit account rates
- National Savings and Investment (NS&I) products
- Credit cards for your particular usage

Customer Charter 8

Research

The AISA Investment Research Team was formed in order to determine the range and fund composition of portfolios/investments we believe are appropriate to our clients. The team has a unique base foundation allowing its membership to encompass a broad spectrum of investments. This experience has been used to build our Model Portfolios.

Customer Charter 9

Use of everyday language

All our documentation has been designed with everyday language at its focus. We wanted to ensure all correspondence provides full information summarised by an initial brief breakdown and is as jargon-free as possible.

Customer Charter 10

Feedback

“You should value and make use of feedback”

We:

- Use it to help us develop our services so they relate to our customers' needs.
- Will use feedback to learn lessons and to identify areas we need to improve.
- Pass on any compliments to the appropriate members of staff.
- Thoroughly investigate any complaints
- Produce reports on feedback we receive and make sure that senior managers review them.
- Consider your suggestions for improvements to our services and, whenever possible, act on them.