

## That's reassuring

Your financial adviser has given you this leaflet to confirm that he or she is a member of the Personal Finance Society, the UK's professional body for financial advisers.

The Personal Finance Society sets standards of knowledge, professional development and ethical behaviour to help protect consumers. You can be reassured therefore that your adviser is associated with the highest standards of professionalism.



## You can rely on your financial adviser to be trustworthy. They will put your interests above those of others.

### Complaints

Your financial adviser aims to provide you with the highest standards of service. If for any reason you do have a concern or wish to make a complaint please let your adviser or the firm they work for know. Any complaint or grievance will be taken seriously. Firms regulated by the Financial Services Authority (FSA) must have a written complaints procedure, which will detail who to write to, when you should expect a response, and your options if you are still not happy with the final outcome. An address to refer your complaint for independent and impartial advice, such as the Financial Ombudsman Service, will be given.

Additionally, complaints about the conduct of a Personal Finance Society member should be brought to our attention so that we can consider disciplinary action. Please visit [www.cii.co.uk/contact](http://www.cii.co.uk/contact) in the first instance, or write to:

Legal and Secretariat Department  
Chartered Insurance Institute  
20 Aldermanbury  
London  
EC2V 7HY

**THE PERSONAL FINANCE SOCIETY**  
42-48 High Road, South Woodford, London E18 2JP  
tel: +44 (0)20 8530 0852  
fax: +44 (0)20 8530 3052  
email: [customer.serv@thepfs.org](mailto:customer.serv@thepfs.org)  
website: [www.thepfs.org](http://www.thepfs.org)

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# Financial Advice you can trust



**The Personal Finance Society**  
Standards | Professionalism | Trust

# The Personal Finance Society

**The Personal Finance Society is the UK's leading professional body for financial advisers and those in related roles. With 25,000 members, it encourages the highest standards of professionalism by setting standards for technical knowledge, ethical practice and professional development.**

The Personal Finance Society is uniquely placed, as a campaigning organisation to support consumer demands for trusted, professional advice. It also works with the regulator to help shape the environment within which advice is given.

The Personal Finance Society is part of the Chartered Insurance Institute group (CII), the world's leading and provider of professional training, qualifications and thought leadership to the insurance and financial services profession. The CII has been at the forefront of setting professional standards for over a century and now has 93,000 members or affiliates in over 150 countries.

Both the Personal Finance Society and the CII are focused on engendering public confidence and trust in the financial services profession by setting standards and increasing professionalism.

## Meeting your expectations

In setting the highest standards for technical knowledge, customer service and ethical practice across the entire financial advice community, the PFS obliges its members to comply with its Code of Ethics.

The Code gives a clear indication of how you can expect us to act and conduct your affairs.

## Duties of membership

**The PFS makes specific demands on its members in relation to you and the wider community. These demands can be summarised as follows:**

### Protecting your interests

Our ethical code helps ensure that all of our members act in the best interests of their clients, of the Personal Finance Society and their profession.

### The Code and You

Members of the Personal Finance Society are required to earn and maintain the trust of clients at all times; always acting skillfully, carefully, diligently and lawfully. So when it comes to meeting your financial needs, you can look forward to receiving appropriate advice, complete with the relevant information and documentation.

You have every right to expect that such advice will help protect your interests. Their advice will also be within the limits of their personal competencies and within the limits of the authorisation you've given.

Additionally, you can expect your adviser to avoid any conflict of interest – whether that's between you and them, or between you and another party – and rely upon advisers to step aside if such conflicts can't be resolved.

### Our relationship with regulators and the law

As you'd expect, Personal Finance Society members are obliged to operate within the law, as well as in the spirit of it, without fail. This includes all of their dealings with you, as well as the way they run their business. And should the regulator make any requirements of Personal Finance Society members, the Personal Finance Society are to be open, transparent and co-operative.

### Playing a part in the community

The Personal Finance Society expects its professionals to advance the reputation of financial services in the way they behave. This not only involves relationships with clients, it also includes respecting environmental concerns and related issues. Practising such conscientiousness means that you can expect to consider members as trustworthy individuals, making a positive contribution to society and the communities in which we live and work.

