



CANTOR FITZGERALD IRELAND LTD

Client Charter

Committed to delivering the highest quality client service to you.

At Cantor Fitzgerald we always put our clients first and ensure you are at the forefront of every decision we make as an organisation. We are here to work for you and are committed to the highest level of service. We believe strongly in the value of personal contact and client relationships and we want our service commitment to be transparent. We always encourage you to call us or request a call back at a time that suits you.

Cantor Fitzgerald Ireland Ltd (Cantor) is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a member firm of the Irish Stock Exchange and the London Stock Exchange.

CANTOR
Fitzgerald

First Class Service Standards

These are the standards you can expect from us as a valued Cantor Fitzgerald client.

Serving Our Clients – Our experienced team of investment and stockbroking professionals offer leading edge expertise to help you to manage your financial needs.

Client Services – Our fully trained and experienced Client Services team is on hand to provide a high level of service in as short a turnaround time as possible.

Friendly & Helpful – We offer a prompt and courteous service and are happy to answer any questions you may have.

First Call Resolution – We aim to close off queries on first contact with our clients in so far as is possible.

Answer All Calls – We will answer all sales and services calls received in the normal working day*.

Account Set Up – We aim to set up your account within 24 hours of receiving your application and documentation.

Manage Your Account - We aim to offer you the optimal account type based on your needs, experience and investment objectives. Your broker / portfolio manager will take you through your options.

Statements – We issue quarterly transaction statements on your account and ad hoc valuations upon request.

Processing Orders – We aim to process all orders within 15 minutes under normal business and market order circumstances.

Best Execution – We aim to provide the most advantageous order execution for our clients, based on price, costs, speed, settlement, size and nature of the order.

Portfolio Review – We will regularly review portfolios for Discretionary clients and elected management fee-paying accounts to ensure these continue to meet client requirements in terms of performance, income, growth and risk. We will endeavour to explain the service that we provide and the true cost, benefits and consequence of any product or service you buy from us on an ongoing basis.

Currency Flexibility – We aim to offer client payments in up to 10 of the most used global currencies.

Confidentiality – Your personal information is always treated in the strictest confidence.

**we may experience higher volumes and longer hold time during significant market events*

Updating Your Personal Details

PERSONAL DETAILS	REQUIREMENTS
Change of Address	New original/certified utility bill dated in the last 6 months required in hard copy by post
Change of Name	Certified copy of marriage/divorce cert required in hard copy by post
Financial Information	Details can be provided over the phone or you can complete the client update form available on our website Click to download
Updated ID	Certified passport or drivers licence in date for 1+ year required in hard copy by post
Bank Details	A signed instruction by all parties from your nominated contact required by email or by post
Communications Preferences	Details can be provided over the phone or you can complete the client communications preferences form available on our website Click to download



How To Contact Us

- Appointments: Our brokers/portfolio managers and Client Services team are on hand to meet with you from 8am- 5.30pm Monday to Friday, or after hours if required.
- Client Services Centre: 8.30am – 5.30pm
- Broker Trading Desk: 8am – 6.45pm
- Online Access to view your portfolio – 24hrs

Client Services Centre: 01 633 3888 /1850 365 636 or Ireland@cantor.com

Dealing Desk: Dublin 01 633 3633 | Cork 021 422 2122 | Limerick 061 436 500

Stockbroking and Wealth Management Services

We offer a range of services tailored to your objectives and risk profile.

Our Clients: Our services and investment solutions are available to private individuals and corporate entities, financial advisors, institutions, investment funds, credit unions, non profit and government organisations.

Investment Options: Shares, ETFs, bonds, funds, private equity, leverage trading, ethical investing, structured investments, EIS, pensions and probate solutions.

Types of Account: Execution Only, Advisory & Discretionary

Statements & Other Client Services:

- Quarterly transaction statements
- Annual valuation statements
- Annual consolidated tax vouchers showing tax deducted on dividends
- Notification of voluntary corporate actions
- Certificated sales and processing
- Requested ad hoc transactional statements
- Notification of required AML updates
- A broad range of currency payments

Keeping your Assets Safe: At Cantor Fitzgerald we understand that nothing is more important than keeping your assets safe and we remain committed to the safekeeping, servicing, segregation and reporting of client assets. On this basis Cantor Fitzgerald has an agreement with Pershing Securities International Limited (PSIL) which provides settlement, safe custody, nominee and associated services for clients of Cantor Fitzgerald. Pershing, a BNY Mellon company, has been a leading global provider of financial business solutions for over 75 years and serves many of the world's most respected financial organisations. They are regulated by the Central Bank of Ireland.

Keeping You Informed

As part of our service offering we regularly share key market insights and investment ideas via a number of research publications aimed at helping you to make the most informed investment decisions and to dynamically take advantage of market developments. We believe in delivering value to our clients and we want you to benefit from our wealth of experience and our global access to research. You can sign up to receive email updates by requesting through Client Services or through your broker/portfolio manager.

- **Daily Note** – Market commentary outlining critical economic and company developments.
- **Weekly Trader** – A view on markets for the coming days featuring key themes driving market sentiment and a review of critical developments within our preferred sectors.
- **Weekend Papers Summary** – A summary of the main stories which appeared in the weekend newspapers.
- **Talking Points Newsletter** – A monthly newsletter featuring market news, informative articles from our experts, highlights from our Investment Journal and the Investor Podcast Series.

Looking To The Future

Our primary focus is you. We endeavour to continually improve our investment options, services and standards to ensure a better client experience. We have a number of projects in progress to enable us to do this.

Enhanced service offerings coming soon:

1. **New Products** – We are making new investment options available in private equity and loan notes. We regularly review options within our investment funds and in our portfolio construction to enhance our product offering.
2. **New and Improved Website** – We are upgrading our website to ensure that it is more user-friendly and that latest investment options, research publications and key insights are more easily accessible.
3. **Improved Online Account Functionality** – We are looking to offer an enhanced online account experience in the near future, with improved functionality for all clients. This will allow you to manage more online and reduce paper communications.
4. **Online Account Opening** – We will soon be in a position to offer online account opening to clients, which will reduce the amount of paperwork involved and ensure a speedier process.
5. **Enhanced Trading options** – We are continually looking at better trading solutions and making life easier for our clients, including the facility to instruct certain value trades online.

Complaints

While we aim to meet your expectations at all times, we acknowledge that from time to time, our clients may have reason to express dissatisfaction or make a complaint about a product or service provided.

If you are dissatisfied with any aspect of the service that you receive you can express your dissatisfaction by phone to your broker or portfolio manager or any member of Cantor Fitzgerald staff who will in turn notify our Compliance Department of your complaint. Alternatively, you can put your complaint in writing by email to complianceireland@cantor.com or in writing to:

Head of Compliance
Cantor Fitzgerald Ireland Limited
75 St. Stephen's Green
Dublin 2

We will investigate your complaint thoroughly and will make reasonable efforts to resolve the complaint.

- Where possible we will try to resolve your complaint within 5 business days of receipt.
- Where this is not possible, we will acknowledge receipt of your complaint in writing by letter or by email within 5 business days of receipt.
- We will issue you with a full response within 20 business days of the acknowledgment letter.

If you are not satisfied with the response or the resolution proposed you may refer your complaint to the Financial Services Ombudsman (FSO). We will fully cooperate with the FSO during the course of any investigation and will aim to resolve complaints to the satisfaction of all parties.



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