

Code of Ethics

Finance Expert Ltd is committed to observing the highest standards of professionalism and ethical behaviour. As such we expect our advisers to conduct themselves appropriately, and to observe and abide by the following:

1. To act in the spirit of the Consumer Duty and follow all cross-cutting rules to support the achievement of good Consumer Outcomes
2. To offer consumers support and fair value regardless of age; disability; gender identity; pregnancy and maternity; marriage and civil partnership; race; religion and belief; sex; and sexual orientation.
3. To act with integrity in fulfilling the responsibilities of your appointment and seek to avoid any acts, omissions or business practices which damage the reputation of *Finance Expert Ltd* and the financial services industry.
4. To observe applicable law, regulations and professional conduct standards when carrying out financial services activities.
5. To observe the standards of market integrity, good practice and conduct required or expected of participants in markets when engaging in any form of market dealings.
6. To only make recommendations that are suitable, appropriate and that puts the interests of the client first.
7. To attain and actively manage a level of professional competence appropriate to each individuals responsibilities and to commit to continued learning to ensure that knowledge, skills, and expertise are continually improved.
8. To decline any engagement for which an individual is not competent unless there is access to such advice and assistance as will enable the work required to be carried out competently, and act in the clients' best interests.
9. To uphold the highest personal and professional standards.
10. To act with fairness, integrity, and courtesy in all business activities.