

CONFLICTS OF INTEREST CHARTER

It is important to us that all interactions with our customers and other third parties are carried out with professionalism, honesty and integrity. We also aim to keep our business under constant review to ensure the identification and management of any conflicts of interest which could potentially harm our customers.

What is a conflict?

There may be circumstances during the course of our business where we encounter conflicts of interest with our customers. This may arise when our duty to one customer may differ from what is best for another customer or for us. We take our responsibility to manage and monitor all conflicts of interest with our customers very seriously.

When could a conflict of interest impact you and what could it look like?

There are several ways you could be affected by a conflict as a customer. Listed below are examples of a potential conflict of interest:

- Where Countrywide Assured/Chesnara would be likely to make a financial gain or avoid a loss at your expense
- Where our interest in a service or transaction we provide overrides your interest in that service or transaction
- Where we have an incentive to favour the interest of one customer, or group of customers over you or another customer
- Where we receive an inducement (such as money, gifts, goods or services) for the service or transaction we provide other than the usual standard commission or fees for that service or transaction.

Who do we consider in managing conflicts?

As part of our managing conflicts of interest we consider all companies, customers and those individuals connected with our business. This includes:

Our directors, managers and employees
Other people or companies we use to deliver our services
Other people or companies we receive services from