

# Market Insider UK Terms of Business



## 1. Introduction

1.1 These Terms of Business (“Terms”) set out the agreement between you (the “Client”) and Market Insider UK (“the Company”) regarding the provision of research, analysis, and access to our proprietary trading system, Dividend Income Plus.

1.2 By subscribing to our services, you acknowledge that you have read, understood, and agree to be bound by these Terms.

## 2. Nature of Services

2.1 Market Insider UK is a stock market research firm specialising in providing financial information, market analysis, research reports, and access to Dividend Income Plus.

2.2 Our services are for educational and informational purposes only. We do not provide investment advice, personal recommendations, or portfolio management services.

2.3 The content we provide is not tailored to individual circumstances and should not be considered a recommendation to buy, sell, or hold any financial instrument.

2.4 We do not have access to or consider any individual client’s financial position, portfolio holdings, risk tolerance, or investment objectives. All research and analysis provided is general and not tailored to any specific person or entity.

2.5 All content is intended to help clients make their own independent decisions and is not intended as a substitute for independent professional advice.

## 3. Regulatory Status

3.1 Market Insider UK is not authorised or regulated by the Financial Conduct Authority (FCA). We do not conduct regulated activities under the Financial Services and Markets Act 2000 (FSMA).

3.2 We do not provide personalised financial advice, manage client investments, execute trades, handle client money, or engage in any regulated financial activity under FSMA.

3.3 Our materials are for educational purposes only and do not constitute an invitation, inducement, or recommendation to engage in investment activity within the meaning of Section 21 of FSMA 2000.

3.4 If you require regulated investment advice, you should consult an FCA-authorised financial adviser.

## 4. Fees and Payment

4.1 The Client agrees to pay a subscription fee of £1,500 per month or £18,000 per annum, payable in advance.

4.2 The applicable subscription fee is set out in your Engagement Agreement and depends on the selected service tier. The fee does not vary based on portfolio size or investment results.

4.3 Payments must be made via the methods specified by Market Insider UK. Failure to pay may result in suspension or termination of service.



# Market Insider UK

## Terms of Business

### 5. Risk Warning

5.1 Trading and investing in financial markets carry risks. The value of investments can go down as well as up, and past performance is not indicative of future results.

5.2 Market Insider UK does not guarantee the accuracy, completeness, or timeliness of the information provided and accepts no liability for any losses incurred because of reliance on our research.

5.3 The Client should seek independent financial advice if unsure about any investment decisions.

5.4 Nothing in our materials should be interpreted as financial or investment advice. Any actions taken based on our research or analysis are solely the responsibility of the user.

### 6. No Liability

6.1 The Company shall not be liable for any direct, indirect, incidental, or consequential losses arising from the use of its research, analysis, or Dividend Income Plus system.

6.2 Market Insider UK does not guarantee the performance of any investment or trading strategy.

6.3 The Client acknowledges that all trading decisions are made at their own risk.

### 7. Subscription Term and Cancellation

7.1 Subscriptions are for a minimum commitment of 12 months. After the initial 12-month term, subscriptions will automatically renew on a monthly basis unless cancelled by the Client with at least 14 days' written notice before the next billing cycle.

7.2 Clients may cancel their subscription by providing written notice at least 14 days before the next billing cycle.

7.3 If you are a consumer (not acting in the course of business), you have the right to cancel this agreement within 14 days of entering into it without giving any reason.

To exercise this right, you must inform us in writing of your decision to cancel.

If you request that services begin during the 14-day cancellation period, you agree that we may charge you a proportionate fee for any services provided up to the point of cancellation.

### 8. Intellectual Property

8.1 All content, research, analysis, and proprietary trading systems provided by the Company remain the intellectual property of Market Insider UK.

8.2 The Client may not copy, distribute, or resell any materials provided as part of the service.



# Market Insider UK

## Terms of Business

### 9. Confidentiality

9.1 The Client agrees to keep any proprietary strategies, research, and data confidential and not disclose them to third parties without prior written consent from the Company.

### 10. Complaints Procedure

10.1 If you have a complaint regarding our services, you should contact us via email at [info@marketinsider.uk](mailto:info@marketinsider.uk).

10.2 We aim to acknowledge all complaints within 5 business days and provide a response within 14 days.

10.3 If you remain dissatisfied, you may escalate the complaint in writing to our office address provided below.

### 11. Data Protection

11.1 Market Insider UK is committed to protecting your personal data in accordance with applicable UK data protection laws.

11.2 We do not share or sell client data to third parties without prior consent, except where required by law.

11.3 For more details on how we manage personal data, please refer to our Privacy Policy available on our website.

### 12. Governing Law

12.1 These Terms shall be governed by and construed in accordance with the laws of England and Wales.

12.2 Any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.

### 13. Contact Information

For any inquiries or correspondence, please contact us at:

Email: [info@marketinsider.uk](mailto:info@marketinsider.uk)

Phone: 020 4614 5186

Office Address: Private Investors Club, Parkshot House, 5 Kew Rd, Richmond TW9 2PR

