

Property Partner Innovative Finance ISA Terms and Conditions

Please read Property Partner's Innovative Finance ISA terms and conditions. You must accept these terms and conditions in order to open your Innovative Finance ISA account with Property Partner. These terms and conditions are in conjunction with Property Partner's general Investor Terms & Conditions and any specific terms and conditions relating to investing in an Innovative Finance ISA eligible investment product that Property Partner may communicate to you from time to time.

1 Your Property Partner Innovative Finance ISA Account

- 1.1 London House Exchange Limited t/a Property Partner (company number 8820870) with its registered address at 55 Baker Street, London W1U 7EU (“**Property Partner**”, “**us**” or “**we**”) will be your ISA Manager.
- 1.2 We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities (including but not limited to the administration of ISA accounts) under these terms and conditions as agreed with you is competent to carry out those functions and responsibilities.
- 1.3 Your ISA will be an Innovative Finance Individual Savings Account (“**Property Partner IFISA**”). Property Partner does not offer any other category of ISA.
- 1.4 These terms and conditions set out:
 - 1.4.1 the process for opening an Innovative Finance ISA on Property Partner’s platform (your “**Property Partner ISA Account**”);
 - 1.4.2 how you can access, use and manage your Property Partner ISA Account; and
 - 1.4.3 Property Partner’s relationship, as an ISA Manager, with you, as an ISA investor (“**ISA Investor**”).
- 1.5 To open a Property Partner ISA Account, you must sign up to the Property Partner platform (the “**Platform**”) and follow the registration process in order to open a standard Property Partner account (“**Standard Account**”). Your registration, access and use of the Platform is governed by Property Partner’s Investor Terms & Conditions.
- 1.6 In order to invest with Property Partner via your Property Partner ISA Account, you must first open a Property Partner ISA Account with Property Partner in accordance with these terms and conditions.
- 1.7 We are obliged to confirm the true identity of all applicants and reserve the right to decline an application to open an account from you or any deposit.
- 1.8 To open a Property Partner ISA Account, we must be in receipt of a completed ISA application, together with your payment for any amount between our stated minimum subscription up to the maximum annual subscription allowance for an Innovative Finance ISA.

2 Eligibility Criteria

- 2.1 In order to become an ISA Investor, you must:
 - 2.1.1 have a Standard Account (if you don’t have a Standard Account prior to opening a Property Partner ISA Account, a Standard Account will be created when you sign up to the Platform to open a Property Partner ISA Account); and
 - 2.1.2 meet the criteria set out in paragraph 2.2 below.
- 2.2 At the time you become an ISA Investor and for the duration of your time as an ISA Investor, you must satisfy the following criteria:
 - 2.2.1 You must be an individual, 18 years of age or over;
 - 2.2.2 You must provide us with your national insurance number; and
 - 2.2.3 You must satisfy one of the following:
 - 2.2.3.1 You must be resident in the United Kingdom;
 - 2.2.3.2 If not resident in the United Kingdom, be performing duties as a Crown employee overseas and paid out of the public revenue of the United Kingdom (typically a serving member of the armed forces, or a diplomat);
 - 2.2.3.3 Be married to, or in a civil partnership with a person who satisfies paragraph 2.2.3.1 or 2.2.3.2 above.
- 2.3 You may subscribe to a Property Partner IFISA in any tax year (i.e. period starting on 6 April of one year and ending 5 April of the following year) for which you satisfy the criteria set out in paragraph 2.2 above.
- 2.4 In accordance with the Individual Savings Account Regulations 1998, as amended or replaced from time to time (the “**ISA Regulations**”), you are not eligible to subscribe if you have already subscribed to an Innovative Finance ISA, or have already subscribed the maximum available allowance to a Cash and/or Stocks and Shares ISA, in the same tax year as you are applying for this ISA. These restrictions do not apply if you are:
 - 2.4.1 transferring funds from an existing Innovative Finance ISA from another ISA provider to the Property Partner IFISA (in circumstances where this is permitted under the ISA Regulations), or

- 2.4.2 where you have already subscribed the maximum allowance to a Cash and/or Stocks and Shares ISA and you transfer funds from an existing ISA(s) to the Property Partner IFISA.
- 2.5 ISA investments will be, and must remain in, your beneficial ownership and must not be used as security for a loan.
- 2.6 We will notify you if, by reason of any failure to satisfy the provisions of the ISA regulations, an ISA has, or will, become void. If the failure cannot be corrected or if you fail to take any action requested by us in writing within a reasonable period of time, we may close your Property Partner ISA Account by written notice to you.
- 2.7 You represent and warrant to Property Partner that:
- 2.7.1 you meet the criteria set out in paragraphs 2.2 to 2.5 above; and
- 2.7.2 the information provided to Property Partner in the course of registering you as an ISA Investor, and throughout your time as an ISA Investor, is true and accurate.
- 2.8 You must inform us immediately if any declarations, confirmations, representations or warranties you have made about your eligibility to hold a Property Partner IFISA no longer apply.
- 2.9 If you do not subscribe any money in your Property Partner ISA Account during a tax year, you acknowledge that you will need to make a new declaration should you wish to subscribe to your Property Partner IFISA in the following tax year.
- 2.10 If you have any questions, doubts or issues relating to ISAs or your eligibility to hold an ISA, you should consult the HMRC website (<https://www.gov.uk/government/organisations/hm-revenue-customs>) or contact them directly.

3 Investor Declaration

- 3.1 As part of the registration process to open a Property Partner ISA Account, we are required under the ISA Regulations to obtain an investor declaration (“**Investor Declaration**”) from you before we can permit you to open a Property Partner ISA Account and become an ISA Investor.
- 3.2 You will be required to sign the Investor Declaration as part of your Property Partner ISA Account registration process.
- 3.3 When you open a Property Partner ISA Account, we will ask you to make an Investor Declaration to allow you to subscribe for a Property Partner IFISA for each subsequent tax year. This enables you to make current year ISA subscriptions in the tax year in which you opened your Property Partner ISA Account with Property Partner and each subsequent tax year thereafter, subject to paragraph 3.4 below.
- 3.4 If you do not place any money in your Property Partner ISA Account during a tax year, you acknowledge that you will need to make a new Investor Declaration should you wish to subscribe to your Property Partner IFISA in the following tax year.

4 Your ISA Manager

- 4.1 You hereby appoint Property Partner to be your ISA Manager and to manage your Property Partner ISA Account.
- 4.2 We agree to manage your Property Partner ISA Account in accordance with the ISA Regulations, and you authorise us to take any action required of an ISA manager in connection with your Property Partner ISA Account in order to comply with the ISA Regulations, any other legislation, rule, regulation, order or as imposed by any regulatory authority or government body.

5 Subscriptions

- 5.1 Subscriptions can be made into your Property Partner ISA Account by debit card or bank transfer.
- 5.2 An initial subscription must be in line with Property Partner’s minimum account deposit.
- 5.3 All subscriptions must be in cash.
- 5.4 The maximum you can subscribe to an Innovative Finance ISA is the maximum ISA subscription limit per tax year as prescribed in the ISA Regulations. The total annual ISA subscription limit for the 6 April 2018 to 5 April 2019 tax year is £20,000, and subscription limits for prior and subsequent tax years can be found on the UK government website at <https://www.gov.uk/individual-savings-accounts> (“**Annual ISA Subscription Limit**”).

- 5.5 You can subscribe to **one** ISA of each type within a single tax year (Cash ISA, Stocks and Shares ISA, Innovative Finance ISA, or Lifetime ISA), or any combination of these provided that you do not exceed the Annual ISA Subscription Limit. It is your responsibility to ensure that you do not breach the one ISA of each type per tax year or the Annual ISA Subscription Limit per tax year at any time.
- 5.6 If funds are subscribed into your Property Partner ISA Account which exceed the Annual ISA Subscription Limit, then the excess subscription will be transferred to your Standard Account.
- 5.7 We are only able to monitor your Annual ISA Subscription Limit in relation to your Property Partner IFISA in your Property Partner ISA Account. If you have made ISA subscriptions with another ISA manager, this will not be reflected in your Property Partner ISA Account. It is your responsibility to ensure that you do not exceed the Annual ISA Subscription Limit at any time.
- 5.8 Once funds representing your Property Partner IFISA subscription have been placed into your Property Partner ISA Account, for the purposes of the ISA Regulations, these funds are deemed to be subscribed to a Property Partner IFISA. For the avoidance of doubt, being subscribed to a Property Partner IFISA is not dependent on funds being allocated to, or invested in, a Property Partner property-backed debt investment (an “ISA Eligible Investment”).
- 5.9 The re-investment of capital returned from completed ISA Eligible Investments or interest received on existing ISA Eligible Investments, does not count towards the Annual ISA Subscription Limit. For example, you could re-invest capital returned from an ISA Eligible Investment in one Innovative Finance ISA and subscribe to a new Innovative Finance ISA within the same tax year.

6 Withdrawals

- 6.1 Your Property Partner IFISA will be flexible. This flexibility means funds which are withdrawn from your Property Partner IFISA can be replaced within the same tax year and this will not affect your Annual ISA Subscription Limit for that year.
- 6.2 You may make withdrawals from your Property Partner ISA Account; however, you cannot withdraw funds which are already invested in an ISA Eligible Investment.
- 6.3 Subscriptions made and subsequently withdrawn during the same tax year will:
 - 6.3.1 be added back to your remaining Annual ISA Subscription Limit if the ISA in question is a flexible ISA, but cannot be used to subscribe to a different ISA of the same type;
 - 6.3.2 not be added back to your remaining Annual ISA Subscription Limit if the ISA in question is not a flexible ISA.

7 Transfers In

- 7.1 You may transfer money into your Property Partner IFISA from an existing ISA with another ISA manager. An online transfer-in form will need to be completed and then we will send you a Transfer Authority Form to approve and sign. We can then arrange for the funds to be transferred to us from your existing ISA manager in accordance with your instructions and the ISA Regulations.
- 7.2 The transfer process will begin on the date on the Transfer Authority Form or the date you stipulate to us to begin the transfer process, whichever is later. We will then send your request for the transfer of funds in your existing ISA to your existing ISA manager together with confirmation that we will accept the ISA transfer, within 5 business days of receiving your Transfer Authority Form.
- 7.3 You must not undertake a transfer yourself. We will action the transfer using the ISA manager to ISA manager transfer process set out in the ISA Regulations.
- 7.4 Current year ISA subscriptions made with another ISA manager must be transferred to us in whole and in cash. For the avoidance of doubt, you cannot transfer a portion of your current year’s ISA subscription.
- 7.5 Historical ISA subscriptions can be transferred from one ISA manager to us in part, or in their entirety. There is no limit on how many previous years ISA subscriptions you can have in your Property Partner ISA Account.
- 7.6 All current year ISA subscriptions will automatically become previous years ISA subscriptions when the current tax year ends. Property Partner will continue to hold previous years ISA subscriptions in your Property Partner ISA Account unless you tell us otherwise.

- 7.7 In the event that a transfer-in request from another ISA manager to Property Partner is cancelled or blocked, you may be charged a fee. Please refer to Property Partner's Knowledge Base at <https://help.propertypartner.co/hc/en-us> for details of any applicable fees.
- 7.8 You may be charged a fee for a transfer of an ISA from another ISA manager to Property Partner, if such transfer is below £2,000. Please refer to Property Partner's Knowledge Base at <https://help.propertypartner.co/hc/en-us> for details of any applicable fees.

8 Transfers Out

- 8.1 You may transfer all (but not part) of the money in your Property Partner ISA Account in the current tax year, together with all or parts of any funds (together with interest) in your Property Partner ISA Account from previous tax years to another ISA manager in accordance with the ISA Regulations and these Terms and Conditions.
- 8.2 To transfer to a new ISA manager, you will need to contact them and follow the designated transfer process made available to you by your new ISA manager. You will be required to complete a Transfer Authority Form with your new ISA manager. Once Property Partner receives your Transfer Authority Form we will arrange the transfer and you can choose the date funds are transferred subject to us being allowed a reasonable period of time to implement that transfer. That reasonable period shall not exceed 30 days and shall be consistent with the requirements of the ISA Regulations.
- 8.3 You hereby acknowledge and agree that on receipt of a signed Transfer Authority Form from your new ISA manager, we can action such transfer without further consent from you.
- 8.4 You can only transfer out cash from your Property Partner ISA Account. For example, you cannot transfer out ISA Eligible Investments that you have invested in. You are required to wait until the term of the ISA Eligible Investment in which you have invested ends and capital is repaid to you.
- 8.5 If you choose to transfer out funds from your Property Partner ISA Account to another ISA manager, you may be charged a fee. Please refer to Property Partner's Knowledge Base at <https://help.propertypartner.co/hc/en-us> for details of any applicable fees.

9 Moving funds between your Standard Account and your Property Partner ISA Account

Funds in your Standard Account can be transferred into your Property Partner ISA Account as long as such funds are not currently invested. Funds moved into your Property Partner ISA Account are subject to the Annual ISA Subscription Limit.

10 ISA Eligible Investments

- 10.1 You cannot transfer existing investments in from your Standard Account into your Property Partner ISA Account.
- 10.2 ISA Eligible Investments made from your Property Partner ISA Account can only be made pursuant to Property Partner's Investor Terms & Conditions and specific terms and conditions relating to each ISA Eligible Investment.
- 10.3 You cannot make an investment from your Property Partner ISA Account for more than the total amount of available funds in your Property Partner ISA Account.
- 10.4 Any repayment of ISA Eligible Investments, including interest and capital returned will be returned into and held in your Property Partner ISA Account.
- 10.5 Any documents evidencing your title to ISA Eligible Investments will be held by us or as we may direct.

11 Fees and Charges

- 11.1 Other than as set out below and in paragraph 11.2, Property Partner will not charge you for opening an Property Partner ISA Account with us:

Type of charge
Transfer in (<i>from a third party ISA manager the Property Partner IFISA</i>)
Transfer out (<i>to a third party ISA manager from the Property Partner IFISA</i>)
Bankruptcy (<i>Managing the bankruptcy and associated correspondence</i>)
Death valuation (<i>Corresponding with a deceased estate's executor's</i>)
Additional Permitted Subscription (APS) investment (<i>Permitting an APS investment</i>)
APS monitoring (<i>Monitoring an APS investment including the threshold</i>)
Paper correspondence (<i>when initiated as an action outside of any of online processes</i>)

- 11.2 All other fees and charges are as applicable to the terms and conditions of an ISA Eligible Investment or pursuant to Property Partner's Investor Terms & Conditions.
- 11.3 Other ISA managers may charge you a fee when sending or receiving your ISA funds in relation to a transfer. It is your responsibility to make enquiries with these ISA managers before actioning any such transfer.
- 11.4 You acknowledge and agree that any fees or charges are entirely your own responsibility and that Property Partner shall not be liable for these or for any delay in transfer in or out resulting from your non-payment of any fees or charges.

12 Death

- 12.1 In the event of your death, your Property Partner ISA Account becomes a "continuing account of a deceased investor". To retain this tax-exempt status no further payments can be made into the Property Partner ISA Account. Its status as a continuing Property Partner ISA Account remains until either the administration of the estate is complete, the Property Partner ISA Account is closed, or three years have passed since death – whichever is sooner.
- 12.2 After your death, any income we receive will be held as cash within your Property Partner ISA Account unless you had elected to have income reinvested.
- 12.3 Any further income or gains received by your Property Partner ISA Account after the date of your death may become subject to income and capital gains tax once the estate has been settled.
- 12.4 We will hold your ISA Eligible Investments until we receive the sealed office copy of the Grant of Representation and instructions from your personal representative(s).
- 12.5 In the event of your death, your surviving spouse / civil partner may be able to claim an Additional Permitted Subscription (APS), up to the total value of your ISA, in addition to their own ISA allowance if he/she:
- 12.5.1 was living with you at the date of your death. That is not separated under a court order under a deed of separation, or in circumstances where the separation was likely to be permanent;
 - 12.5.2 otherwise is eligible to set up a Property Partner ISA Account in accordance with these Terms and Conditions; and
 - 12.5.3 is a UK resident.

- 12.6 Your spouse / civil partner will be able to make payments during the subscription period up to the applicable APS allowance.
- 12.7 The APS allowance may be transferred to another ISA provider prior to making any payments in.
- 12.8 An APS can only be made using a paper application form. Subscriptions can be by cash lump sum or transfer of existing investments.
- 12.9 A charge may be applied for a valuation of a deceased's Property Partner ISA Account that may be required for Grant of Probate. Please refer to Property Partner's Knowledge Base at <https://help.propertypartner.co/hc/en-us> for details of any applicable fees.

13 Bankruptcy

- 13.1 In the event of your bankruptcy, you must notify Property Partner immediately.
- 13.2 In the event of your bankruptcy, we will terminate our agreement with you pursuant to these terms and conditions immediately, and as your ISA Manager, we will take all actions required of us pursuant to the ISA Regulations.
- 13.3 ISA tax exemptions will no longer apply from the date on which a trustee is appointed to manage your estate.
- 13.4 When we receive notification of your bankruptcy we will close your Property Partner ISA Account and any ISA Eligible Investments and funds credited to your Property Partner ISA Account will be transferred to your Standard Account.
- 13.5 You may be charged a fee for the administration of an Property Partner ISA Account should we receive a bankruptcy order. Please refer to Property Partner's Knowledge Base at <https://help.propertypartner.co/hc/en-us> for details of any applicable fees.

14 Property Partner ISA Account Cancellation

- 14.1 If you decide you no longer want a Property Partner IFISA, you will have the right to cancel your Property Partner ISA Account within 14 calendar days of the date your Property Partner ISA Account was opened. You can do this by phoning/emailing/writing to us:
Property Partner
133 Whitechapel High St,
London E1 7QA
Email: isa@propertypartner.co
Telephone: +44 (0) 20 3696 5600
- 14.2 You will lose your right to cancellation if:
 - 14.2.1 you have invested any funds from your Property Partner ISA Account into an ISA Eligible Investment; or
 - 14.2.2 you have initiated a transfer of a previous years ISA subscription and Property Partner has received the funds.
- 14.3 When your Property Partner ISA Account is cancelled, any funds credited to your Property Partner ISA Account will be transferred to your Standard Account.
- 14.4 If you choose to cancel your Property Partner IFISA within the 14 -day cancellation period, you will remain eligible to open an Innovative Finance ISA with us or another ISA manager within the same tax year. This will not apply if you cancel your Property Partner IFISA after the 14-day cancellation period.

15 Property Partner ISA Account Closure

- 15.1 If you wish to close your Property Partner Property Partner ISA Account, you can do so by phoning/emailing/writing to us at:
Property Partner
133 Whitechapel High St,
London E1 7QA
Email: isa@propertypartner.co
Telephone: +44 (0) 20 3696 5600

- 15.2 If you have subscribed to your Property Partner IFISA during a tax year and then close your Property Partner ISA Account, and do not arrange with another ISA manager to transfer the funds in your Property Partner ISA Account to them, these funds cannot be subscribed to another ISA account outside of the Annual ISA Subscription Limit.
- 15.3 If you have subscribed to your Property Partner IFISA during a tax year and then close your Property Partner ISA Account, you will be able to re-open the Property Partner ISA Account with us during the same tax year.
- 15.4 If you or we close your Property Partner ISA Account, any funds credited to your Property Partner ISA Account will be transferred to your Standard Account.
- 15.5 On closing your Property Partner ISA Account, you acknowledge and agree that we may deduct any fees or charges due to us.
- 15.6 On closure of your Property Partner ISA Account, you acknowledge and agree that you will reimburse Property Partner for any amounts required to be paid in tax or otherwise.

16 Termination

- 16.1 We may terminate our agreement with you pursuant to these Terms and Conditions and close your Property Partner ISA Account at any time if:
 - 16.1.1 you breach these Terms and Conditions;
 - 16.1.2 you breach any term of the terms and conditions applicable to an ISA Eligible Investment, and fail to remedy such breach within a reasonable period;
 - 16.1.3 we are directed to close your Property Partner ISA Account by HM Revenue & Customs (HMRC);
 - 16.1.4 you breach any term of Property Partner's Investor Terms & Conditions, and fail to remedy such breach within a reasonable period;
 - 16.1.5 we suspect that you have committed or been involved in fraud or money laundering or other criminal activities; or
 - 16.1.6 you become bankrupt, pursuant to paragraph 13.
- 16.2 Termination of your these Terms and Conditions and closure of your Property Partner ISA Account will not necessarily result in a termination of any investments you have made via your Property Partner ISA Account. Such investments shall remain valid and binding unless and until terminated in accordance with such investment's specific terms and conditions.

17 Changes to Terms and Conditions

- 17.1 We may make changes to these Terms and Conditions from time to time for any of the following reasons:
 - 17.1.1 to clarify any of the terms and conditions;
 - 17.1.2 as a result of any changes or anticipated changes to legal or regulatory requirements;
 - 17.1.3 as a result of any changes to systems, technologies, administrative processes and procedures (including but not limited to a change of ISA administrator) that we use;
 - 17.1.4 to improve the efficiency or operation of the Property Partner IFISA; or
 - 17.1.5 any other reasonable and valid reason.
- 17.2 We will take all reasonable steps to bring any changes to your attention, such as by giving you written notice via the Property Partner website and/or email communication including an amended copy of these Terms and Conditions. Such changes will take effect on the date specified in any written notice.
- 17.3 For the avoidance of doubt, any changes may impact our fees and charges or the level of service provided to you. For example, changes may be made to take account of legitimate cost increases (or reductions) associated with providing your Property Partner IFISA.
- 17.4 You will be given at least 30 days' notice in respect of any changes to these Terms and Conditions unless the specific circumstances require a shorter or longer period.
- 17.5 It is your responsibility to check these Terms and Conditions from time to time to ensure that you agree with them. Your continuing to be an ISA Investor and/or access to and use of your Property Partner ISA Account after any change to these Terms and Conditions will be deemed to be your acceptance of any changes.

18 ISA Regulations

- 18.1 The management of your Property Partner ISA Account will be subject to the ISA Regulations. Any changes made by HMRC to the ISA Regulations that affect these terms will apply as soon as they come into effect.
- 18.2 We will inform you if your Property Partner ISA Account has or will lose its tax exemption through any failure to meet the ISA Regulations. If an ISA Eligible Investment which was previously allowed under the ISA Regulations ceases to be allowed, Property Partner will notify you and request your instruction to transfer it out of your Property Partner ISA Account.
- 18.3 The tax benefits of an Innovative Finance ISA are set out in the ISA Regulations. You acknowledge that tax laws may change in the future and the favourable tax treatment of ISAs may not be maintained.
- 18.4 Nothing in these Terms and Conditions is a representation to you of the tax benefits of an ISA. You should seek your own advice from a financial or tax adviser in relation to any tax questions and your own personal circumstances.
- 18.5 If you fail to satisfy or breach any provisions set out in the ISA Regulations, your Property Partner ISA Account may become void, and you may become liable to HMRC for payment of taxation on all your Property Partner ISA Account related funds, together with any penalties or charges applied by HMRC.

19 Miscellaneous

- 19.1 Under the ISA Regulations, as your ISA Manager, we are required to report details of all ISA subscriptions and information relating to your Property Partner ISA Account to HMRC. You acknowledge and agree that we may share such information with HMRC without further consent from you. You agree to provide us with any additional information that we may reasonably request from time to time in connection with your Property Partner ISA Account for reporting purposes.
- 19.2 In addition to paragraph 19.1 above, we shall collect and process your personal data in accordance with Property Partner's Privacy Policy, which is available in the Property Partner website (www.propertypartner.co).
- 19.3 We shall not be liable to you for any loss or damage which you may suffer as a result of being an ISA Investor or using your Property Partner ISA Account, except where such loss or damage arises as a result of our breach of these Terms and Conditions arising from our negligence, wilful misconduct, fraud or breach of our agreement with you pursuant to these Terms and Conditions (such breach being outside of our reasonable control).
- 19.4 If, at any time, any provision of these Terms and Conditions is or becomes illegal, invalid or unenforceable, the invalidity or enforceability of such provision shall be modified to allow it to be enforceable in line with the intention of the original text to the fullest extent permitted by applicable law and the legality, validity or enforceability of the remaining provisions will not in any way be affected or impaired.
- 19.5 Property Partner may assign or otherwise exercise any of its rights under these Terms and Conditions. You cannot assign or transfer your rights or obligations under these Terms and Conditions.
- 19.6 Except as provided in paragraph 19.7, nothing in this agreement confers any rights on any person (other than a person who is party to these Terms and Conditions) pursuant to the Contracts (Rights of Third Parties) Act 1999.
- 19.7 Property Partner or any group company of Property Partner (to the extent permitted by law including but not limited to the ISA Regulations) may enforce the rights expressed in these Terms and Conditions to be given to or in favour of them in accordance with and subject to the provisions of the Contracts (Rights of Third Parties) Act 1999 as if it were a party to these Terms and Conditions.
- 19.8 These Terms and Conditions are governed by and shall to be construed in accordance with the laws of England and Wales. The courts of England have exclusive jurisdiction to settle any dispute arising out of or in connection with these Terms and Conditions (including relating to any non-contractual obligations), and you and we shall irrevocably submit to the exclusive jurisdiction of the courts of England.

31 January 2019

Capital at risk. The value of your investment can go down as well as up. The Financial Services Compensation Scheme (FSCS) protects the cash held in your Property Partner account, however, the investments that you make through Property Partner are not protected by the FSCS in the event that you do not receive back the amount that you have invested. Past performance is not a reliable indicator of future performance. Forecasts, if stated, are not a reliable indicator of future performance. Interest and capital returned may be lower than expected. Gross rent, dividends, and capital growth may be lower than estimated. 5 yearly exit protection, exit on platform or exit in line with Opportunistic Fund strategy, subject to price and demand. Property Partner does not provide tax or investment advice and any general information is provided to help you make your own informed decisions. Customers are advised to obtain appropriate tax or investment advice where necessary. Financial promotion by London House Exchange Limited (No. 8820870); authorised and regulated by the Financial Conduct Authority (No. 613499). See Key Risks for further information.