

Focusing on you



CLIENT AGREEMENT

Tailored Discretionary Management



It is important that you read through this Client Agreement carefully. It sets out the key aspects of the services that we will provide to you and the terms and conditions contained within this document will form the basis of a legal binding contract between us.

Once you have read this document, should you have any questions, or require any further explanations, please speak to your financial adviser.

Introduction

In this document you will find an overview of the services that we (Eden Park Investment Management Ltd) provide, along with a copy of our terms of business. Any reference to 'we', 'us' or 'our' in this Client Agreement shall be construed accordingly.

As a business regulated by the Financial Conduct Authority (the FCA) we are required to provide you with certain information before we start providing services to you. We have set out this information in this Client Agreement in a way which we hope is clear and easy to understand, however if you do have any questions, or require any further explanations, please speak to your financial adviser.

For ease of reference, this Client Agreement has been split into three different sections, as set out below:

- **Section A**

Overview of the Portfolio Management Services: This section provides a summary of our Portfolio Management Services, including details of our charging structure.

- **Section B**

General Terms and Conditions: This section sets out the terms and conditions that apply to our Portfolio Management Services.

- **Section C**

Definitions: For ease of reference, we have included in this section all of the definitions that we have used in this Client Agreement.

Please contact us on **01275 404 880** or by writing to The Pavilions Eden Park, Ham Green, Bristol, United Kingdom, BS20 0DD if you would like to receive this information in another format, such as braille, large print or audio format.

Section A

Overview of the Portfolio Management Services

What Portfolio Management Services will we provide under this Client Agreement?

Based on information that we receive from your financial adviser (“**Adviser**”), we will create an investment portfolio for you (the “**Tailored Portfolio**”). We have set out below how this will work in practice.

Your Adviser will gather information about you and based on that information will recommend a specific investment mandate for your Tailored Portfolio, which they will agree with you before communicating this to us (the “**Mandate**”).

On an on-going basis, your Adviser will then review the information that they have gathered about you, and the Mandate that they have recommended for the Tailored Portfolio, to ensure that the Portfolio Management Services that we provide, and their recommended Mandate, remains suitable for you. If any changes need to be made to the Mandate, they will agree these with you before communicating these changes to us.

We are then responsible for managing your Tailored Portfolio in accordance with the Mandate. Your Tailored Portfolio will fall within one of four risk categories. Based on this risk categorisation, we will benchmark the performance of your Tailored Portfolio against the following measures:

Low Risk = CPI + 1%

Medium Low Risk = CPI + 2%

Medium High Risk = CPI + 3%

High Risk = CPI + 4%

We may work with a third party in providing the Portfolio Management Services, however we will remain responsible and therefore liable to you for the provision of the Portfolio Management Services in accordance with the terms of this Client Agreement. Updated details of any third party that we are currently working with can be found on our website at <https://www.edenparkim.co.uk/investor/services.html>. We are not responsible to you for determining the overall suitability of our Portfolio Management Services or for determining the Mandate for your Tailored Portfolio (i.e. ensuring that the Mandate is suitable and appropriate for you), both of which will remain the responsibility of your Adviser.

We will also not be responsible for considering your tax position or the effect any investment decisions or personal recommendations made by your Adviser may have on your tax position. Again, this is the responsibility of your Adviser and you should speak to them directly should you have any tax related questions.

We will enter into a separate contract with your Adviser which will govern the terms on which we will rely on the suitability assessments that they carry out on you and the Mandate for your Tailored Portfolio (the “**Adviser Agreement**”). The Adviser will carry out certain checks on you, confirming your identity and source of funds, in order to comply with anti-money laundering regulations. We will also rely on these anti-money laundering checks carried out by the Adviser.

The Platform

The Tailored Portfolio that we manage for you will be held on an online platform (the “**Platform**”).

We use the Morgan Lloyd Invest platform (the “**Platform Provider**”). The Platform Provider will be responsible for custody, dealing and settlement administration in relation to the Tailored Portfolio.

You will need to enter into a separate agreement with the Platform Provider in order to access the Platform (the “**Client Platform Terms**”). You will therefore become a client of the Platform Provider in relation to the provision of custody, dealing and settlement administration services and under the Client Platform Terms you will be required to pay the Platform Provider a fee for their services.

Your Adviser will provide a copy of the Client Platform Terms for you to sign.

Even though you will enter into the Client Platform Terms directly with the Platform Provider, you will be restricted from carrying out certain actions on the Platform as these actions must be carried out by a financial adviser (“**Restricted Activities**”). Your Adviser will therefore also enter into a contract directly with the Platform Provider which will govern their access to your account on the Platform so that they can carry out those Restricted Activities on your behalf.

Section B

General Terms and Conditions

1. The Client Agreement

1.1. This Client Agreement will take effect from the moment that we receive instructions from your Adviser requesting that we provide the Portfolio Management Services to you (the “**Effective Date**”) and will remain in place until it is terminated in accordance with clause 15 below or this Client Agreement is replaced with a new updated agreement.

1.2. By signing this Client Agreement, you appoint us to provide the Portfolio Management Services to you on the basis set out in Section A of this Client Agreement and in accordance with the terms contained within this Section B.

2. Our Regulatory Status

2.1. Eden Park Investment Management Ltd (Company Number 10953727) is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 820967. Our address is The Pavilions, Eden Park, Ham Green, Bristol, United Kingdom, BS20 0DD.

2.2. We are authorised to arrange and manage certain investments, including certificates representing certain securities, certain commodities, debentures, Government and public securities, certain options and rights or interests in investments, shares, structured deposits, warrants and units.

2.3. Details of our authorisation can be found by visiting the FCA’s website (<https://register.fca.org.uk/s/>) or by contacting the FCA on 0800 111 6768 (freephone). The FCA can also be contacted by writing to the following address: 12 Endeavour Square, London, E20 1JN.

3. Your Status

3.1. Unless we tell you otherwise, we will treat you as a ‘Retail Client’. This means that you will be afforded the highest level of protection under the regulatory system.

3.2. You have the right to request a different categorisation, however this may result in you losing some of the protection available to Retail Clients under the regulatory system. Before we agree to a request for re-categorisation, we will provide you with information about the protections you may lose as a result of the re-categorisation. If you wish to proceed with the re-categorisation and we agree to the request, we will confirm this to you in writing.

4. Our Obligations to you

4.1. We will provide the Portfolio Management Services to you, as defined in Section A of this Client Agreement, which in summary involves creating and managing your Tailored Portfolio in accordance with the Mandate.

4.2. We will not be responsible for determining the suitability of our Portfolio Management Services for you or for determining the Mandate for your Tailored Portfolio (either at the outset or on an on-going basis), which shall be the sole responsibility of your Adviser. We will therefore not be liable for any losses, claims or damages suffered by you in relation to the assessment of suitability referred to above.

4.3. We will have complete discretion in relation to the management of the Tailored Portfolio and may, without prior reference to you or your Adviser, change the asset allocation, change the selection of stocks and investments within, re-balance and otherwise change and manage the Tailored Portfolio, provided that, following such changes, the assets held within the Tailored Portfolio continues to be consistent with the Mandate for that Tailored Portfolio. It is normal practice for us to review and, where necessary, to re-balance the Tailored Portfolio as and when required.

4.4. We will at all times manage your Tailored Portfolio in good faith and with reasonable skill and care, however we cannot guarantee the performance or the profitability of your Tailored Portfolio.

4.5. The composition of the Tailored Portfolio may be limited to such financial instruments as may be supported by the Platform from time to time. A current list of the financial instruments supported by the Platform can be provided to you separately.

4.6. All orders to buy or sell investments within the Tailored Portfolio will be transmitted by us for execution to the Platform Provider under the Client Platform Terms. We will not be liable for any failure, errors or delay by the Platform Provider in processing orders, which shall be the sole responsibility of the Platform Provider or for any error made by the Platform Provider or your Adviser in respect of instructions and/or amendments which may be either communicated or implemented incorrectly by the Adviser or Platform Provider respectively.

4.7. Where your consent is required under the FCA Rules, we are entitled to accept the Adviser's express written consent as your consent and to assume that the Adviser is authorised to give that consent. In the event that a document requires signing by you, we are entitled to rely on the Adviser's confirmation that this has been done.

5. The Role of your Adviser

5.1. Should the Adviser Agreement that we enter into with your Adviser be terminated for any reason, or you decide to terminate your agreement with your Adviser, you will need to appoint a new financial adviser (who will need to enter into an Adviser Agreement with us) in order to continue receiving the Portfolio Management Services from us.

5.2. During any period of time where you do not have a financial adviser the Platform will mark your Tailored Portfolio as non-advised. We will cease to manage the Tailored Portfolio, which means that we will cease buying and/or selling investments in your Tailored Portfolio. You may be unable to retain some of the investments you hold without an adviser. If this occurs the Platform will sell the investments you are unable to hold and the proceeds will remain in cash within your account on the Platform. You would need to contact the Platform to either (i) appoint a new Adviser, (ii) ask for the Platform to sell your investments and arrange for the proceeds of sale to be deposited into an account of your choosing, or (iii) ask the Platform to transfer your Tailored Portfolio to a new discretionary fund manager.

6. The Platform

6.1. We will not act as a custodian or execute transactions in respect of your Tailored Portfolio, which will be performed by the Platform Provider.

6.2. In order to receive the Portfolio Management Services, you will be required to enter into the Client Platform Terms with the Platform Provider in order to access the Platform.

6.3. We will not be responsible for the provision of the custodian and execution services, which shall be the sole responsibility of the Platform Provider, as set out in the Client Platform Terms.

7. Our Fees

7.1. Our fees (the "**Management Fee**") for providing the Portfolio Management Services will be charged on a monthly basis, based on a percentage of 0.7% plus VAT of the total value of the assets held within the Tailored Portfolio at the end of each day (the "Valuation Date").

7.2. The Platform Provider will seek your consent to deduct the Management Fee for your Tailored Portfolio and pay them to us, within thirty calendar days of the Valuation Date. If you do not consent to that deduction, we will not be able to provide the Portfolio Management Services to you.

7.3. We may review the Management Fee from time to time and may change the amount of the Management Fee by providing you and your Adviser with at least three months' written notice of such alteration.

7.4. In addition to our fees for providing the Portfolio Management Service, you will be required to pay fees to the Platform Provider in accordance with the Client Platform Terms.

7.5. If you owe us money we may "set off" any amounts you owe us against money we owe to you. If you fail to pay money due to us we may sell the investments held in your Tailored Portfolio to recover the money due.

7.6. You should note that you may be responsible for taxes or costs that may arise as a result of buying and selling

instruments within your Tailored Portfolio, which we are not liable for and are not payable by us or imposed by us.

7.7. Your Adviser may ask you whether you would like the fees (plus VAT, as applicable) that you owe to your Adviser (the “**Adviser Fees**”) to be deducted from your Tailored Portfolio. If you consent to this, your Adviser will notify us accordingly. In the event that you have insufficient assets in your Tailored Portfolio to pay the Adviser Fees, you will be liable to pay the outstanding Adviser Fees directly to the Adviser.

8. Risks

8.1. Please be aware of the following:

8.1.1. as the value of investments can fall as well as rise, you may not get back the full amount that you invested in your Tailored Portfolio;

8.1.2. levels of income and prices of investments can and do fluctuate; and

8.1.3. past performance is not a guide to future performance.

9. Client Money

9.1. We do not hold or have permission from the FCA to hold any client money. As such, if you wish to invest funds into your Tailored Portfolio, you will need to send these to the Platform Provider in accordance with the Client Platform Terms. If we receive money payable to you, we will forward it to you at the latest address we have for you by cheque or, if you have given details of your bank account and so request, to the account at your bank.

10. Conflicts of Interests

10.1. There may be occasions where we have competing professional or personal interests that could prevent our services being provided to you in an impartial manner. We will take all appropriate steps to prevent conflicts of interests from occurring in line with our conflicts of interest policy. However, where a conflict of interest cannot be prevented, we will disclose the nature of the conflict to you and the steps that we will take to

mitigate these rights to ensure you will not be treated unfairly as a result.

10.2. We will make you aware of any conflicts of interest before we start providing services to you to enable you to choose whether you still wish to proceed with the services.

10.3. A copy of our conflicts of interest policy is available on request.

11. Communicating with you

11.1. Apart from reports, valuations and account summaries (please see clause 12.1 for details of how these documents will be shared with you), copies of all of our communications relating to your Tailored Portfolio and the Portfolio Management Services will be sent to your Adviser (unless we are required to send these directly to you by law), who will be responsible for then sharing these communications with you].

11.2. All of our communications will be in English.

11.3. When we are required to send communications to you we will communicate with you by email or by post. Before we start providing our services to you, we will agree which method of communication you would prefer to use. You may change this preference at any time.

11.4. We will not accept investment instructions directly from you (all changes must be communicated to us via your Adviser), except where we are required to do so by law, in which case we will notify your Adviser as soon as reasonably practicable provided we are permitted to do so by law.

11.5. Should you have any queries relating to the Portfolio Management Services, please discuss these with your Adviser in the first instance. Should you wish to speak to us directly, please contact us using the details below:

In writing: The Pavilions Eden Park, Ham Green, Bristol, United Kingdom, BS20 0DD

By phone: 01275 404 880

By email: enquiries@edenparkim.co.uk

12. Reports

- 12.1.** The Platform Provider will provide you with reports, valuations and account summaries relating to your Tailored Portfolio, as set out in the Client Platform Terms.
- 12.2.** We accept primary responsibility for the ongoing content and performance monitoring of the Tailored Portfolio, however the accuracy of any and all valuations, reports and account summaries shall be the responsibility of the Platform Provider.
- 12.3.** We are obliged to report to you, on the same working day, if there is any depreciation of 10% or multiples of such of the investments held within your Tailored Portfolio since the last statement of valuation was issued. The Platform Provider will notify your Adviser of the details of this and they will contact you directly with the information.

13. Voting and Corporate Actions

- 13.1.** You authorise us to issue proxy voting instructions or to vote on a show of hands at a meeting in relation to any relevant assets held or that were held in your Tailored Portfolio, and to execute and bind you, in actions (including corporate actions), waivers, consents, covenants and indemnifications related to such voting proxies.

14. Best Execution Policy

- 14.1.** We are required under the rules of the FCA to take all sufficient steps to provide 'best execution' when placing or transmitting orders to the Platform Provider. Full details of our best execution arrangements are provided in our Best Execution Policy, a copy of which can be provided on request.

15. Terminating this Client Agreement

- 15.1.** We may terminate this Client Agreement at any time and without penalty by providing you with at least one month's written notice. In certain circumstances we can give you written notice to end or suspend the services

being provided to you immediately, for example, where you fail to comply with the terms of this Client Agreement or we have to do so for regulatory or operational reasons.

- 15.2.** You have a right to terminate the Portfolio Management Services without penalty and without giving a reason by providing at least two months' notice (the Notice Period). We reserve the right to continue to charge the Management Fee for our services up to the end of the Notice Period, or a later agreed termination date if appropriate.
- 15.3.** On termination of this Client Agreement (regardless of whether this Client Agreement has been terminated by you or us), we will (at your request) either sell the investment in your Tailored Portfolio and transfer the proceeds of sale into an account of your choosing or transfer the Tailored Portfolio to an alternative discretionary fund manager (if you wish any assets within a Tailored Portfolio to be transferred rather than sold, please provide us with details in writing of the nominated agent to whom the assets of the Tailored Portfolio are to be transferred).
- 15.4.** Following termination of this Client Agreement (by either us or you), you will have to pay our fees for any services that we have carried out prior to termination and any fees which may be outstanding.

16. Tax

- 16.1.** Under certain international tax laws we are required to collect and disclose certain information to relevant tax authorities regarding our clients. You agree to fully and accurately disclose information about you when requested by us.

17. Varying this Client Agreement

- 17.1.** It may be necessary for us to amend this Client Agreement where we are compelled to do so by a change in law or regulation. We may also need to amend this Client Agreement for commercial reasons.
- 17.2.** Unless we are prevented from doing so by law or regulation, we will try to give you at least 14 days' written notice of such change. Where we are not able to do so, we will notify you of such changes in writing as soon as reasonably practical to do so.

18. What should you do if you have a complaint?

18.1. If you wish to make a complaint about our services, please contact us:

In writing: The Compliance Manager at Eden Park Investment Management Ltd, The Pavilions Eden Park, Ham Green, Bristol, United Kingdom, BD20 0DD.

By phone: 01275 404 880

By email: enquiries@edenparkim.co.uk

18.2. A copy of our complaints procedures is available on request.

18.3. You may also be entitled to refer it to the Financial Ombudsman Services. Full details of the Financial Ombudsman Service can be found at its website www.financial-ombudsman.org.uk or by calling 0800 023 4567.

19. The Financial Services Compensation Scheme (the FSCS)

19.1. The Portfolio Management Services are covered by the FSCS. As a result, you may be entitled to compensation from the scheme if we cannot meet our obligations to you. The level of compensation available depend on the circumstances of the claim. Most types of investment business are covered up to a maximum of £85,000.

19.2. Further information about the compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or by calling them on 0800 678 1100.

19.3. In the event that we provide services to you that may not be covered by the FSCS, we will inform you of this before we provide the services.

20. Joint Clients

20.1. Where two or more persons instruct us jointly, each of those persons will be jointly and severally bound by this Client Agreement. This means that we can enforce

all of our rights against any one of such persons of our choosing, without having to pursue any of the other persons. We may also discharge our obligations to make any payment or account to all such joint clients by making such payment or accounting to one or more of them.

21. Death and Incapacity

21.1. We have an internal policy which governs how we will proceed in the event of your death or incapacity. We can provide this policy to you on request.

22. Transferring Rights

22.1. We may transfer our rights and obligations under this Client Agreement to another organisation. We will notify you in writing before such transfer takes place and we will ensure that the transfer does not affect your rights under this Client Agreement. If you are unhappy with the transfer, you may terminate the Client Agreement and the provisions of the services in accordance with clause 15 above.

22.2. You may only transfer your rights or obligations under this Client Agreement to another person if we agree to this in writing.

23. Cancellation

23.1. You have the right to cancel the provision of the Tailored Management Services within 14 days of the Effective Date without giving any reason. The cancellation period will expire after 14 days from the date you sign the Client Agreement.

23.2. To exercise the right to cancel, you must inform us of your decision to cancel this contract by sending us a clear statement to that effect either via email or by post, using the following contact details:

In writing: Eden Park Investment Management Ltd, The Pavilions Eden Park, Ham Green, Bristol, United Kingdom, BD20 0DD.

By email: enquiries@edenparkim.co.uk.

We will provide you with an acknowledgement of the cancellation without delay.

23.3. To meet the cancellation deadline, it is sufficient for you to send your communication before the cancellation period expires.

23.4. If you cancel this contract, we will, subject to clause 23.5, reimburse to you all payments received from you. We will make the reimbursement without undue delay, and not later than 14 days after the day on which we are informed about your decision to cancel the engagement. We will make the reimbursement using the same means of payment as you used for the initial transaction, unless you have expressly agreed otherwise; in any event, you will not incur any fees as a result of the reimbursement.

23.5. If you have requested us to begin the performance of services during the cancellation period:

23.5.1. the value of any investment made during the cancellation period may have gone down due to movement in the market and you will be responsible for bearing such loss; and

23.5.2. you shall pay us a proportional amount for our services performed up to the date of your cancellation and any losses necessarily incurred in settling or concluding outstanding transactions.

23.6. You may suffer market losses in respect of your Tailored Portfolio between the Effective Date and the date of receipt by us of your written cancellation notice and such losses will be borne by you.

23.7. If you do not cancel the engagement within the 14-day cancellation period discussed above, the termination provisions contained in clause 15 will apply should you wish to terminate the services.

23.8. If you wish any assets within a Tailored Portfolio to be transferred rather than sold please provide us with details in writing of the nominated agent to whom the assets of the Tailored Portfolio are to be transferred.

24. Liability

24.1. We will not be responsible for providing any investment advice to you or for ensuring that the Mandate for your Tailored Portfolio is suitable or appropriate for your needs. As such, we will not be liable for any losses or the loss of opportunities to gain arising from an incorrect or unsuitable Mandate instructed to us by your Adviser.

24.2. We will be responsible for providing the Portfolio Management Services in accordance with the Mandate however, we will not be responsible for any loss caused from market conditions or market fluctuations or any other cause unless such loss is caused by our negligence, fraud, wilful default or a breach of the FCA's rules and regulations.

24.3. You agree to be responsible for any loss we incur as a result of your breach of the terms of this Client Agreement or failure to pay our fees on time.

24.4. Nothing in this Agreement is intended to exclude any liability we may have to you under the FCA Rules.

24.5. Neither party shall be in breach of the Client Agreement for delay in performing, or failing to perform, any obligation if such delay or failure results from events, circumstances or causes beyond its reasonable control.

25. Data Protection

25.1. In order to provide our services to you, it is necessary for us to process your personal details. Full details of how we collect and use your personal details are set out in our privacy policy, which viewed by visiting our website: <https://www.edenparkim.co.uk/privacy-policy.html>.

25.2. We will record telephone calls between you and us which may lead to us executing a financial transaction on your behalf. We may use these recordings, or transcripts of them to check your instructions, to improve our services, for training and quality purposes, to help us investigate a complaint or to comply with our regulatory and legal obligations.

26. General Provisions

- 26.1.** This Client Agreement and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of England and Wales and the courts of England and Wales shall have exclusive jurisdiction over any dispute or claim arising out of or in connection with this Client Agreement.
- 26.2.** The Client Agreement between not give rise to any rights under the Contracts (Rights of Third Parties) Act 1999 for any person other than you or us to enforce any term of this Client Agreement.
- 26.3.** If a court finds any part of the Client Agreement to be illegal, the remainder of the Client Agreement will continue in force. Each of the provisions of the Client Agreement operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.
- 26.4.** Even if we delay in enforcing the Client Agreement, we can still enforce it later. If we do not insist immediately that you do anything you are required to do under the Client Agreement, or if we delay in taking steps against you in respect of your breaking the Client Agreement, that will not mean that you do not have to do those things and it will not prevent us taking steps against you at a later date.
- 26.5.** This Client Agreement sets out the entire agreement between us and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings between us, whether written or oral, relating to the provision of the Portfolio Management Services to you. You acknowledge that in entering into this Client Agreement, you have not relied on and shall have no remedies in respect of any representation, warranty, agreement or statement (whether made innocently or negligently) not set out in this Client Agreement.

Section C

Definitions

For ease of reference, we have included below a summary of the key definitions used in this Client Agreement:

Adviser	your financial adviser.
Tailored Portfolio	the investment portfolio that we will create and manage for you in accordance with the Mandate.
Client Platform Terms	means the agreement that you must enter into with the Platform Provider in order to access the Platform.
Effective Date	means the date described in clause 1.1 of Section B.
FCA	Financial Conduct Authority and any successor entity.
FSCS	the Financial Services Compensation Scheme.
Management Fee	means the fee that we will charge you for providing the Portfolio Management Services, as set out in clause 7.1 of Section B.
Mandate	the investment mandate for your Tailored Portfolio, as recommended by your Adviser, and agreed with you, prior the Adviser communicating the investment mandate to us.
Notice Period	means the two months' notice period that you must provide to us should you wish to terminate the Portfolio Management Services, as set out in clause 15.2 of Section B.
Platform	means the online platform which is responsible for the administration, execution and custody of the assets in your Tailored Portfolio and operated by the Platform Provider.
Platform Provider	means the Morgan Lloyd Invest platform, which is powered by Hubwise Securities Ltd.
Portfolio Management Services	the services set out in Section A of this Client Agreement, which in summary involves creating and managing your Tailored Portfolio in accordance with the Mandate.
Valuation Date	means that date that we will value your Tailored Portfolio for the purpose of calculating the Management Fee in accordance with clause 7.1 of Section B.
We/us/our	Eden Park Investment Management Ltd.

Focusing on you

How you can find out more

For more information about Eden Park, please contact a member of the team.

T | 01275 404 880

E | enquiries@edenparkim.co.uk

www.edenparkim.co.uk/investor/

BRISTOL

Eden Park Investment Management Limited
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Eden Park
Bristol
BS20 0DD

The value of investments can fall as well as rise. Investors may get back less than invested. Past performance is not a reliable guide to future returns.

Eden Park Investment Management Limited is authorised and regulated by the Financial Conduct Authority. Registered in England number 10953727. Registered office: The Pavilions, Eden Park, Ham Green, Bristol, BS20 0DD.