

Your relationship with The Children's Mutual

By applying for a Child Trust Fund account you are also entering into the following agreements with The Children's Mutual. For the purposes of contract law, these agreements are between you (as Registered Contact on behalf of your child) and Tunbridge Wells Equitable Investments Company Limited, trading under the name The Children's Mutual. The contract itself is governed by terms and conditions, which you can find in the 'Information about ASDA Child Trust Fund' document. If, once you have read these carefully, anything is not clear, please call us. And if you don't agree to the terms and conditions, you have the right to cancel the application as explained in the Key Features section of the document.

For all purposes, your relationship to us will be as a 'retail customer'. This means you will enjoy the highest level of consumer protection available under both European and United Kingdom laws and regulations.

1) Client agreement

This is the legal agreement which defines your relationship with us. It covers the following rights and obligations:

Your Rights	Our Obligations
<p>You have the right to be treated fairly with regard to:</p> <ul style="list-style-type: none"> The ability of the product to match your need The clearness and accuracy of any and all information we provide How we describe what the product can do before and after your purchase it Our maintaining a good quality of support for routine administration and taking effective action if something goes wrong. 	<p>We promise to:</p> <ul style="list-style-type: none"> Provide fair and accurate descriptions of the product's ability to meet your need Provide accurate, relevant and understandable information about our product and service Ensure the product you have performs in the way you have been led to expect Ensure the service we provide for you is of a good standard.
Your Obligations	Our Rights
<p>We think it is reasonable to expect you to:</p> <ul style="list-style-type: none"> Take reasonable care when giving us information or instructions Keep us informed of any relevant change in your circumstances, or those of your child Use the opportunities provided to become aware of, and to try to understand, the aims of the Child Trust Fund, and how we have described that these could be achieved. 	<p>We think it is reasonable for us to:</p> <ul style="list-style-type: none"> Rely and act on the information and instructions you provide Rely on the information we have about you as being up to date Act on our belief that you have made reasonable efforts and to try to understand the aims of the Child Trust Fund, and how you could help these to be achieved.

2) Initial service agreement

This agreement covers how we invest money we receive for payment into your child's Child Trust Fund account, once it is open. You authorise us:

- To collect and accept payments into the account from you, or any other person;
- To invest payments in the way described in the Key Features;
- To the extent that investment is linked to shares, to invest payments into the fund described in the Simplified Prospectus section of the Key Features.