

## **TERMS & CONDITIONS OF BUSINESS**

### **Monetaire Accountants Limited**

**Last updated:** September 2025

#### **1. Introduction**

These Terms & Conditions apply to all professional services provided by **Monetaire Accountants Limited** (“we”, “us”, “our”) to the **Client**.

They should be read in conjunction with:

- the relevant **Letter of Engagement**, and
- any **Schedule(s) of Services** issued.

#### **2. Jurisdiction and Law**

These Terms & Conditions are governed by the laws of **England and Wales**, and the courts of England and Wales shall have exclusive jurisdiction.

#### **3. Our Services**

Services will be provided as set out in the relevant Letter of Engagement and agreed schedules.

We will:

- act with reasonable skill and care
- comply with applicable professional standards
- act in accordance with ACCA ethical requirements

We do not provide legal advice unless expressly agreed in writing.

#### **4. Client Responsibilities**

The Client is responsible for:

- providing complete and accurate information
- complying with legal and regulatory obligations
- reviewing and approving all work before submission
- paying fees in accordance with agreed terms

The Client remains legally responsible for all filings and submissions, even where prepared by us.

#### **5. Fees and Payment**

Fees will be agreed in advance or charged on a time basis, as set out in the engagement terms.

Invoices are payable in accordance with the stated payment terms.

We reserve the right to suspend services where fees remain unpaid.

#### **6. Limitation of Liability**

Our liability is limited to the extent permitted by law and as set out in the Letter of Engagement.

We shall not be liable for:

- losses arising from incomplete or inaccurate information
- decisions taken by the Client based on our advice
- third-party reliance without our written consent

Nothing in these terms limits liability for fraud or other matters that cannot legally be excluded.

#### **7. Confidentiality**

We will keep client information confidential, subject to legal and regulatory obligations.



We may disclose information where required by law, regulation, or professional duty.

## **8. Data Protection**

We process personal data in accordance with our **Privacy Policy**, which forms part of these Terms & Conditions.

## **9. Anti-Money Laundering**

We are required to comply with anti-money laundering legislation.

We may:

- request identification and verification documents
- refuse to act where requirements are not met
- report suspicious activity where legally required

## **10. Complaints**

If you are dissatisfied with our services, please contact us in writing.

We operate a formal complaints procedure, details of which are available on request.

## **11. Termination**

Either party may terminate an engagement by giving written notice.

Fees for work performed up to the termination date remain payable.

## **12. Reliance and Third Parties**

Our work is prepared solely for the Client.

No third party may rely on our work without our prior written consent.



### **13. Changes to These Terms**

We may update these Terms & Conditions from time to time.

The version in force at the date of engagement will apply unless otherwise agreed.