



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.