

Version/comparison	Terms of Business	Looking after your Documents	Protecting you from Conflicts of Interest	Complaining to us	Help Making an Official Complaint	Confidentiality	Exclusions and Limitations	What does "professional work" include?	Others	<a href="#">CONCERTO IP website</a>
Current version	<a href="#">v8.1 2407819 GO BACK</a>	<a href="#">v4.4 271017</a>	<a href="#">v3.2 201017</a>	<a href="#">v4.2 290719</a>	<a href="#">v4.3 111215</a>	<a href="#">ver1 271017</a>	<a href="#">v1.2 050619</a>	<a href="#">ver1 201017</a>	NONE	
Previous version	<a href="#">v8 050619</a>	<a href="#">v4.3 111215</a>	<a href="#">ver3.1 010417</a>	<a href="#">v4.1 111215</a>	<a href="#">v4.2 270615</a>	NONE	<a href="#">v1.1 050419</a>	NONE		
Comparison	<a href="#">v8 compared v8.1</a>	<a href="#">v4.3 compared v4.4</a>	<a href="#">ver3.1 compared v3.2</a>	<a href="#">v4.1 compared v4.2</a>	<a href="#">v4.2 compared 4.3</a>	NOT APPLICABLE	<a href="#">v1.1 compared v1.2</a>	NOT APPLICABLE		

Summary of changes made to:

v8 of Standard Terms & Conditions to produce v8.1

Paragraph 1

Tightened up and smoothed the process by which New Clients contract with us (Paras 1.1 and 1.2). Shortened the language and widened application of New Terms (we amended Para 1.4 and deleted Para 1.5 and 1.6 of v8).

Paragraph 2.4

For increased client assurance and clarity, and to ensure full compliance with Regulator guidance, we expanded this paragraph to make how we deal with client funds and how we conduct our client trust account the subject of contract terms.

Paragraph 4.3

We have provided a hyperlink regarding hourly rates of charge to clients. The hyperlink enables an email request for this information to be sent from the email account of the client.

Paragraph 7

Amended in consequence of changes to Para 1.

Other

Expanded the reach of the second covenant in Para 11.2.

Restructured the last page of the document to provide for electronic acceptance by clients of the Standard Terms & Conditions from their own email system, with the email pre-populated with a signature section by our systems.

v4.2 of Complaining to Us

Slightly softened the initial time scales on us, in particular to allow for contingencies.

Included a boxed statement reflecting our interpretation of Regulator guidance.

IMMATERIAL CHANGES

Under our document transparency policy, we will not necessarily identify changes that have been made which are immaterial (eg format or layout changes, or changes to hyperlinks).

Document version numbers (if any) having more than one decimal place (eg, v2.1.1) signify that changes made to their predecessor are exclusively categorised as immaterial.

