

## QUESTIONS & ANSWERS DOCUMENT

### ***Who is Quai Administration Services?***

Quai Administration Services Ltd is a digital savings platform, specialising in technology, regulatory products, and back-office administration for the wealth management and fintech sectors, delivered using highly efficient technology. Established in 2011, Quai oversees more than 215,000 accounts, including General Investment Accounts (GIAs), ISAs, and SIPPs, with a focus on providing efficient services through advanced technology. The Quai group of companies include Quai Administration Services Ltd, Quai Investment Services Ltd, Quai Trustees Ltd and following this acquisition, Intelligent Money Trustees Ltd.

### ***What does this mean for me?***

QISL will now manage your products and all communications with you in the same way Intelligent Money has done to date. Your account number and the investments held in your account will remain the same.

You may see a change in letterhead on some communications but nothing else changes in the way in which your products are administered on a day-to-day basis.

### ***Will the fees and charges for my SIPP be changing?***

No change is being made to the fees and charges applicable to your products.

### ***Will my records and personal data be changing hands?***

Quai Investment Services and Quai Administration Services will be responsible for the day-to-day administration of your products and your records will now be held by us but there will be no interruption in the service provided to you.

### ***Do I need to take any action?***

You do not need to take any action in relation to these changes, however you do have the option to transfer to a different provider if you so wish.

### ***Are my T&Cs changing?***

The changes are the removal of any references to Intelligent Money Limited and Intelligent Money Private Clients. Intelligent Money Limited will be replaced with Quai Investment Services Limited. All references to Intelligent Money Private Clients and Intelligent Money Adviser Services have been removed as they will not be the Service Providers going forward.

A copy of the new T&Cs document is available online at [intelligentmoney.com](https://intelligentmoney.com).

### ***Do I have the same investor protection?***

The same consumer protections that applied with Intelligent Money will also apply with Quai. This means that where applicable, you have recourse to the Financial Ombudsman Service and / or the Pensions Ombudsman; and Quai (and in some cases the investments within the Pension) is covered by the Financial Services Compensation Scheme.

***What do I do if I appoint a new Financial Adviser?***

Please contact Quai by email at [IMsupport@quai-digital.co.uk](mailto:IMsupport@quai-digital.co.uk) to advise us of your new Financial Adviser and we will update your records. We will need their name, Company name and address along with their FCA reference number.

***How do I transfer to a new provider?***

You need to decide on your new provider and contact them to make a transfer. They will then send a request to us to make the transfer.

***What if I have any concerns or complaints?***

If you have any concerns or complaints, please contact us at [IMsupport@quai-digital.co.uk](mailto:IMsupport@quai-digital.co.uk)