



Recording of telephone conversations

We may record telephone conversations and other communications with you or any of your agents with or without the use of an automatic tone warning device. Such records will be our sole property and held five (5) years (or more where required by FCA Rules or other such applicable regulations (“Applicable Regulations”)). Subject to Applicable Regulations, records may be made available to you on request and will be presented in the language used to provide the service. Any requests should be made to tim.jenkins@spangel.co.uk. You acknowledge and agree that we may use such recordings and transcripts as evidence for any purpose we deem reasonable. Our voice records will be accepted by you as conclusive evidence of your telephone orders, instructions or conversations had with us. We may, if required to do so, provide such recordings and transcripts to the FCA or other government authority in accordance with Applicable Regulations.