

Client Agreement

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A concise statement of the terms governing an Intelligent client relationship.

1. Scope and relationship

This page summarises general client considerations; it is not, by itself, a signed agreement for investment advice, execution, management or custody. If a service is offered, its onboarding documents and accepted product terms identify the provider, scope, governing conditions and contractual order of precedence.

2. Eligibility and onboarding

An account-based service may require identity or eligibility checks and information relevant to the service or applicable law. Information submitted should be accurate and kept current where requested under the relevant terms.

3. Instructions and responsibility

For services that accept account instructions, submitted requests may be subject to verification, service limits, market conditions or third-party processing. Submission does not necessarily confirm acceptance or execution. The applicable product agreement sets out any execution and cancellation process.

4. Advice and automated tools

Research, model portfolios, portfolio scenarios, AI assistants and performance illustrations may support decision-making but are not a guarantee or a universal recommendation. Personalised advice, discretionary management or automated execution exists only where explicitly included in the relevant service and permitted for the responsible provider. Users should consider the limitations of automated outputs and request clarification where needed.

5. Fees, assets and third parties

Any applicable fees, commissions, currency-conversion charges or other costs should be evaluated through the relevant product disclosures before the service is used. Asset ownership, custody, cash handling and any third-party roles are determined by the applicable account documents; this general page does not represent that Intelligent itself holds client money or securities.

6. Communications and records

The method of giving notices, accessing records and receiving statements depends on the applicable service agreement. Account holders should keep required contact information current and retain relevant documents.

7. Changes, restrictions and ending a relationship

The relevant service terms and applicable law govern changes to a service, restrictions or closure of an account, and any transfer or withdrawal process.

8. Complaints and governing terms

Questions or complaints may be raised through the official contact channels associated with the service. The legally responsible entity, governing law, dispute mechanism, notice provisions and any mandatory rights are those identified in the service-specific agreement. Nothing in this general statement removes protections that cannot lawfully be excluded.