BUSINESS ADVISORY LAUNCH PROGRAMME · MAP YOUR PERIMETER: WHERE YOU MUST REFER OUT

The referral line map

If the conversation reaches one of these lines, stop and refer. A signpost, not legal advice.

01 Financial advice (FCA)

Confirm the perimeter on the FCA's guidance (PERG).

- [ ] If it becomes a recommendation on a specific investment, pension or product: refer to an FCA-authorised adviser.
- [ ] If it becomes arranging a product, or introducing investors (a financial promotion): refer.
- [ ] General "you may need to raise finance" information stays with you.

02 Insolvency

- [ ] If it becomes advice on a formal insolvency procedure or an appointment: refer to a licensed Insolvency Practitioner.
- [ ] Spotting distress and discussing options generally stays with you.

03 Reserved legal work

- [ ] If it becomes litigation, a dispute, or a reserved instrument: refer to a solicitor.
- [ ] General commercial information stays with you.

04 Tax

- [ ] If it becomes filing returns or specific tax planning: refer to an accountant or tax adviser.

PREFER THIS DONE FOR YOU?

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Talk to us