

#56

COMPLETE

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**Q1** Overall, do you agree or disagree with [standard 1] and proposed commentary? **Agree**

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**Q2** Please provide any comments on [standard 1] and the proposed commentary.

Suggest in third bullet point add to read: 'clear, honest and effective manner'  
fourth bullet add: 'including their lack of'

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**Q3** Overall, do you agree or disagree with [standard 2] and proposed commentary? **Agree**

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**Q4** Please provide any comments on [standard 2] and the proposed commentary.

suggest in commentary: 'is honest, consistently does the right thing and does what they say they will do'  
Add a bullet: 'demonstrate they have the competence and skill to give the advice they are requested to do'

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**Q5** Overall, do you agree or disagree with [standard 3] and proposed commentary? **Agree**

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**Q6** Please provide any comments on [standard 3] and the proposed commentary.

Add in third bullet: 'interests are declared and controlled in accordance'

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**Q7** Overall, do you agree or disagree with [standard 4] and proposed commentary? **Agree**

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**Q8** Please provide any comments on [standard 4] and the proposed commentary.

Add in first line: 'take reasonable steps, including not putting the client under time pressure, to ensure'  
Suggest switching around Standards 4 and 5 so giving suitable advice comes before ensuring understanding.

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**Q9** Overall, do you agree or disagree with [standard 5] and proposed commentary? **Agree**

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**Q10** Please provide any comments on [standard 5] and the proposed commentary.

Could add a question in the commentary as to whether at the end of the day the advisor would be happy to receive the advice they are giving

Per previous point switch Standard 4 and 5 around

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**Q11** Overall, do you agree or disagree with [standard 6] and proposed commentary? **Agree**

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**Q12** Please provide any comments on [standard 6] and the proposed commentary. **Respondent skipped this question**

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**Q13** Overall, do you agree or disagree with [standard 7] and proposed commentary? **Agree**

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**Q14** Please provide any comments on [standard 7] and the proposed commentary. **Respondent skipped this question**

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**Q15** Overall, do you agree or disagree with [standard 8] and proposed commentary? **Agree**

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**Q16** Please provide any comments on [standard 8] and the proposed commentary.

Suggest adding another initial bullet: 'gives financial advice must: apply the highest ethical business standards to all they do'

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**Q17** Overall, do you agree or disagree with [standard 9] and proposed commentary? **Agree**

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**Q18** Please provide any comments on [standard 9] and the proposed commentary. **Respondent skipped this question**

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**Q19** Overall, do you agree or disagree with [standard 10] and proposed commentary? **Agree**

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**Q20** Please provide any comments on [standard 10] and the proposed commentary.

Reference could also be made to maintain ethical business conduct as part of the CPD framework

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**Q21** Overall, do you agree or disagree with [standard 11] and proposed commentary? **Agree**

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**Q22** Please provide any comments on [standard 11] and the proposed commentary. **Respondent skipped this question**

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**Q23** Overall, do you agree or disagree with [standard 12] and proposed commentary? **Agree**

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**Q24** Please provide any comments on [standard 12] and the proposed commentary. **Respondent skipped this question**

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**Q25** Is there anything missing from the draft Code? **Yes**

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**Q26** If you answered yes, what is missing?

It was a pity reference to having a code of ethics was dropped from the previous consultation round but the importance of encouraging an ethical culture is not overlooked

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**Q27** Do you have any feedback on the examples, or suggestions on other examples that should be included in the draft Code?

More examples could be included to help understanding of some of the points made

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**Q28** Is there anything else you want to say? **Respondent skipped this question**

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**Q29** Name

Philippa Foster Back

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**Q30** Your role or professional title

Director

**Q31** Individual or organisational submission

**This is a submission on behalf of an organisation (eg employer)**

**Q32** If you give financial advice...

**Respondent skipped this question**

**Q33** My organisation or I give the following types of advice...

**My organisation or I do not give financial advice**

**Q34** Organisation Name

Institute of Business Ethics, UK

**Q35** Type of organisation

Other (please specify):  
Education Charity

**Q36** Size of organisation

**Small firm (1-10 staff)**

**Q37** If there are other things we should know about you or your business that would provide context to your answers, please provide details below.

**Respondent skipped this question**

**Q38** Please indicate whether your submission contains any information that is confidential or whether you do not wish your name or any other personal information to be included in a summary of submissions.

**Respondent skipped this question**

**Q39** Please provide your contact details (email and/or phone number) This is the only question that requires an answer. This information would not be released publicly. We may get in touch with you in order to help us understand particular points from your submission.

s 9(2)(a)