

Hunts Accountants Limited

Terms of Business

Version 1.0 — effective from 16 November 2026

1. About these Terms and how they apply

1.1 These Terms of Business set out the general terms on which Hunts Accountants Limited ("the Firm", "we", "us", "our") provides services to you ("you", "the client"). Where your engagement letter refers to our standard terms of business, it means this document.

1.2 These Terms apply to all clients and all engagements, whether your engagement letter was signed before or after the date these Terms take effect. Together with your engagement letter (and any schedules to it), they form the contract between us.

1.3 Your engagement letter sets out the specific services we will provide, our respective responsibilities for those services and our fees. If anything in these Terms conflicts with your engagement letter, your engagement letter applies, except as set out in clause 1.4.

1.4 For engagement letters issued before 16 November 2026, the following sections of these Terms replace the corresponding wording in your engagement letter: section 10 (Confidentiality), section 11 (Data protection), section 12 (Use of technology and software), section 13 (Electronic communication) and section 18 (Complaints). In addition, references in older engagement letters to the Financial Services Authority, the Inland Revenue, the General Data Protection Regulation 2018 and the VAT default surcharge should be read as references to the Financial Conduct Authority, HM Revenue & Customs (HMRC), the UK General Data Protection Regulation and the Data Protection Act 2018, and the VAT penalty regime in force at the time, respectively.

1.5 The current version of these Terms is available at www.huntsaccountants.co.uk and on request.

2. About us

2.1 Hunts Accountants Limited is a limited company registered in England and Wales, company number 04629757. Our registered office is The Old Pump House, Osborne Road, Sherborne, Dorset, DT9 3RX.

2.2 We are licensed by the Association of Accounting Technicians (AAT), licence number 0787. AAT is also our supervisory body for anti-money laundering purposes.

2.3 We will observe the bye-laws, regulations and ethical guidelines of AAT, including the AAT Code of Professional Ethics and Professional Conduct in Relation to Taxation (PCRT), and we accept instructions on the basis that we will act in accordance with them. Copies are available for inspection at our offices.

2.4 We may be required to disclose our files to AAT or other regulatory bodies in the exercise of their powers, including for quality assurance monitoring.

3. Your responsibilities

3.1 Unless your engagement letter says otherwise, you remain legally responsible for your own tax returns, statutory filings and payments, even where we prepare and submit them on your behalf.

3.2 To enable us to carry out our work, you agree to:

- make full disclosure to us of all relevant information, including all sources of income, gains, allowances and capital transactions;
- provide information and records promptly and in sufficient time for deadlines to be met;
- tell us promptly about significant transactions or changes in your circumstances;
- send us copies of any communications you receive from HMRC, Companies House or other authorities as soon as you receive them;
- respond promptly to our requests for information and approvals; and
- check and approve returns and accounts we prepare before they are submitted.

3.3 We will rely on the information and documents you give us being true, correct and complete. We will not audit or verify them unless we agree to do so in writing. We may ask you to confirm in writing any information or explanations you give us orally.

3.4 You authorise us to approach such third parties as we consider appropriate to obtain information necessary to deal with your affairs.

3.5 Where you give us personal data about other people (for example employees, family members, directors or business contacts), you confirm that you are entitled to share it with us for the purposes of our work, including by means of the technology described in section 12. Where documents you give us are subject to confidentiality obligations owed to others (for example in contracts with your customers or suppliers), you confirm that you are entitled to share them with us and with the service providers described in clause 10.2.

4. Tax services

4.1 To act for you with HMRC, we will need to be authorised as your agent. Where HMRC sends you an agent authorisation code, please pass it to us promptly, as it expires within 30 days.

4.2 You give us authority to correct errors made by HMRC where we become aware of them.

4.3 If we become aware of an error or omission in a return or other information submitted to HMRC, we will advise you and ask for your permission to disclose it. If you do not agree to disclose it, we may have to stop acting for you, tell HMRC that we no longer act for you, and consider whether we have a reporting obligation under money laundering legislation.

4.4 Dealing with an HMRC enquiry, compliance check or investigation is outside the scope of routine work unless your engagement letter says otherwise, and will be charged separately. We may be able to offer fee protection insurance to cover such costs; please ask us for details.

4.5 Tax legislation changes frequently. Please tell us in good time about any proposed transactions, and ask us to review previous advice if a transaction is delayed, repeated or similar to an earlier one. We will confirm in writing any advice on which you may wish to rely.

4.6 Where Making Tax Digital rules apply to you (for VAT or Income Tax), you are responsible for keeping digital records in compatible software and for ensuring they are complete and accurate. Where we submit returns or updates on your behalf, you must give us access to those records in good time. We are not responsible for penalties arising from incomplete or late records.

4.7 We are not responsible for any losses, penalties, interest or additional tax arising from incorrect or incomplete information supplied by you or others, from late supply of information, or from your failure to act on our advice or to respond promptly to us or to HMRC.

5. Companies House filings and identity verification

5.1 Where we file documents with Companies House on your behalf, we do so as an Authorised Corporate Service Provider (ACSP). Where required by law, we may need to verify the identity of directors, persons with significant control and others, and to keep records of that verification. You agree to provide the information and documents we reasonably request for this purpose.

6. Fees and payment

6.1 Our fees are set out or explained in your engagement letter. Unless agreed otherwise, they are based on the time spent on your affairs and the level of skill and responsibility involved. Our hourly rates are reviewed annually; current rates are available on request. Work outside the scope of your engagement letter will be charged separately.

6.2 We will add VAT where applicable. Unless your engagement letter says otherwise, invoices are payable on presentation.

6.3 We may charge interest on overdue invoices at the rate stated in your engagement letter or, if none is stated, at 5% per annum. For business clients, we reserve the right to claim statutory interest and compensation under the Late Payment of Commercial Debts (Interest) Act 1998 instead.

6.4 If fees remain unpaid, we may suspend or stop work after giving you written notice, subject to our professional obligations. We will not use this right unfairly or unreasonably.

7. Client money

7.1 We may, from time to time, hold money on your behalf. Such money will be held in trust in a client bank account, segregated from the Firm's own funds, in accordance with AAT's client money regulations.

8. Referral commissions and third-party payments

8.1 We may occasionally recommend products or services from trusted third parties, such as software providers, insurers or financial services firms, and may receive a commission or referral fee for doing so. Such arrangements do not result in any additional cost to you and will not influence the objectivity of our advice. We will disclose the nature and amount of any commission on request. You agree that we may retain any such commission.

9. Investment business

9.1 We are not authorised by the Financial Conduct Authority to conduct investment business. If you need investment advice, we will refer you to a firm that is authorised to provide it.

10. Confidentiality

10.1 We will treat all information about your affairs as confidential. We will only disclose it to third parties with your authority, or where we are required or permitted to do so by law, regulation or our professional obligations (for example, reporting under money laundering legislation, or disclosure to AAT or other regulators).

10.2 You authorise us to share your information, in confidence, with the service providers we use to deliver our services (including the technology providers described in section 12) and with subcontractors under section 14, in each case only as needed for our work and under appropriate confidentiality and data protection terms.

11. Data protection

11.1 We process personal data in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. Hunts Accountants Limited is the data controller for the personal data we hold about you. We are registered with the Information Commissioner's Office, registration number Z1416362.

11.2 We use personal data to provide the services agreed with you, to meet our legal and regulatory obligations (including anti-money laundering checks), and for related purposes such as maintaining client records and managing our practice. We rely on the performance of our contract with you, compliance with our legal obligations and our legitimate interests, as explained in our Privacy Notice.

11.3 Some of the service providers who process data for us are based, or store data, outside the UK. Where this happens, we ensure appropriate safeguards required by UK data protection law are in place.

11.4 You have rights under data protection law, including the right to access the personal data we hold about you, and to ask for it to be corrected or, in some circumstances, deleted. Our retention of some records is required by law (see section 15). Our use of technology, including meeting recordings, is explained in section 12.

Your right to object

11.5 Where we process your personal data on the basis of our legitimate interests, including our use of the

technology described in section 12, you have the right to object to that processing. If you object, we will stop unless we have compelling legitimate grounds to continue, or the processing is needed in connection with legal claims. To exercise this right, contact Nick Hunt at nick@huntsaccountants.co.uk.

11.6 Full details of how we handle personal data are set out in our Privacy Notice, available at www.huntsaccountants.co.uk or on request.

12. Use of technology and software

12.1 We use a range of technology to deliver our services efficiently and securely, including practice management, client portal, cloud accounting and office software from reputable third-party providers. We also use generative artificial intelligence (AI) assistants, into which our team may enter or upload information and documents relating to your affairs. These tools may assist us with tasks such as drafting, research, summarising and analysing information relevant to your affairs.

12.2 We only use these tools with your information where they are provided under commercial agreements that include data processing terms meeting the requirements of UK GDPR. Where these tools use artificial intelligence, the provider is contractually prevented from using your information to train its models.

12.3 Technology supports our work; it does not replace professional judgement. Any work produced with its assistance is reviewed by a member of our team before it is relied on or issued to you, and we remain fully responsible for the work we provide.

12.4 We use these tools on the basis of our legitimate interests in providing an efficient, accurate and cost-effective service. You may object to this use of your personal data as explained in clause 11.5. Details of the main providers we use are available on request.

12.5 We may use software to record, transcribe or summarise meetings and calls with you, or with others connected with your affairs. Where we do so, we will tell you at the start of the meeting, and if you would prefer the meeting not to be recorded, we will respect that.

12.6 Recordings, and any transcripts produced from them, are made solely for our internal use, to help us prepare accurate notes, and are not shared with anyone other than the service providers described in clause 10.2. They are deleted from our systems within 48 hours of the meeting, unless we are required by law or regulation to retain them. The resulting notes are reviewed by a member of our team and kept as part of our file in accordance with section 15.

Client portal

12.7 We provide a secure client portal for exchanging documents, and we recommend you use it to send us personal and confidential information. You are responsible for keeping your login details secure, for the documents you upload, and for telling us promptly if someone who has access on your behalf should no longer have it. If you stop using our services, we will remove your portal access and agree with you how any remaining documents will be handled.

Your cloud accounting software

12.8 Where you use cloud accounting software, you are responsible for your agreement with the software provider, for maintaining your records in it, and for keeping your login details secure. Where you give us access, we will keep our login details secure and use the access only for our work for you. We cannot undertake to identify shortcomings in third-party software or irregularities by your staff or others, although we will tell you of any we become aware of. Any additional terms for cloud services we arrange for you are set out in your engagement letter; where those terms deal with data protection or the security of your information, this section applies instead.

12.9 We are not liable for any failure or delay in our services caused by the unavailability or failure of third-party software, networks or infrastructure outside our reasonable control, but we will work with the relevant provider to help restore normal service as soon as possible.

13. Electronic communication

13.1 Unless you tell us otherwise, we may communicate with you, and with third parties on your behalf, by email and other electronic means. Electronic communication carries risks of interception, misdirection, corruption or delay. We take reasonable steps to protect it, but accept no responsibility for these risks unless caused by our negligence.

13.2 Please do not rely on advice in an email without our written confirmation where the matter is significant. Be alert to fraudulent emails: we will never change our bank details by email alone, and you should confirm any such request with us by telephone on a number you know to be ours.

14. Subcontracting

14.1 We may occasionally subcontract work on your affairs to other tax or accounting professionals. Subcontractors will be bound by our client confidentiality terms, and we remain responsible to you for their work.

15. Records, retention and lien

15.1 We will return original documents to you once we have finished with them. You should keep your records for the periods required by law, which for tax purposes is generally at least six years (and longer if HMRC opens an enquiry).

15.2 We keep our files and correspondence for seven years, after which we may destroy them unless they are of continuing significance or you ask us in writing to keep particular documents. Records of identity checks under money laundering legislation are kept for five years after our relationship ends, as required by law.

15.3 Insofar as we are permitted by law and AAT guidance, we reserve the right to exercise a lien over books, papers and documents in our possession relating to work for which fees remain unpaid.

16. Limitation of liability

16.1 We will provide our services with reasonable care and skill.

16.2 Our advice and work are for your sole use and do not constitute advice to any third party to whom you may communicate them. We accept no responsibility to any third party.

16.3 You agree to indemnify us against any loss arising from misrepresentation (intentional or unintentional) in information supplied to us orally or in writing. You agree not to bring any claim in connection with our services against any of our directors or employees personally.

16.4 If you put our advice or documents into an automated tool or system, you do so at your own risk. We are not responsible for what that tool produces, or for decisions you make by relying on it instead of our advice.

16.5 Nothing in these Terms limits or excludes liability for death or personal injury caused by negligence, for fraud, or any other liability that cannot be limited or excluded by law. If you are an individual acting in a personal capacity, nothing in these Terms affects your statutory rights as a consumer.

17. Conflicts of interest

17.1 We have procedures to identify and manage conflicts of interest. If a conflict arises between your interests and those of another client (including, for example, between spouses or partners for whom we act together), we will tell you and may need to stop acting for one or both parties, or advise one of you to take independent advice.

18. Complaints

18.1 We aim to provide the best possible service. If you would like to discuss how our service could be improved, or are unhappy with any aspect of it, please contact Emma Budden on 01935 815008 or emma@huntsaccountants.co.uk.

18.2 We will look into any complaint carefully and promptly and do all we reasonably can to put matters right. If you remain dissatisfied, please raise the matter with the senior director Nick Hunt. If we cannot resolve your complaint, you may refer it to AAT (aat.org.uk).

19. Your right to cancel (individual clients)

19.1 If you are an individual acting outside a business and our engagement was agreed at a distance (for example by email or post) or away from our offices, you may cancel within 14 days of the date the engagement was agreed, without giving a reason, by telling us in writing. If you ask us to start work within that period, you will need to pay for work done up to the date you cancel.

20. Ending our engagement

20.1 Either of us may end our engagement at any time by giving written notice. Fees for work done up to the date of termination remain payable.

20.2 We may stop acting for you immediately if we are required to do so by law or our professional obligations, including where you do not provide the information we need for identity checks, or where we have concerns about the accuracy of information supplied.

20.3 If you move to another accountant, we will respond to their professional enquiry and provide the handover information required by AAT guidance, subject to your authority and any lien under clause 15.3.

21. Changes to these Terms

21.1 We may update these Terms from time to time, for example to reflect changes in the law, our regulatory obligations or the way we deliver our services. We will give existing clients at least 30 days' notice of any change by email or post, and publish the current version at www.huntsaccountants.co.uk.

21.2 If you continue to instruct us after the date a change takes effect, you will be treated as having accepted it. If you do not accept a change, you may end our engagement under section 20 before it takes effect, without penalty.

22. General

22.1 A person who is not party to our contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms. This does not affect any right or remedy which exists or is available apart from that Act.

22.2 If any part of these Terms is found to be invalid or unenforceable, the rest will continue to apply.

22.3 These Terms and any engagement to which they relate are governed by the law of England and Wales, and the courts of England and Wales have exclusive jurisdiction over any dispute arising from them.