

## **Little Black Dog Holdings T/A Shaws Client Money Handling Procedures**

1. We have set up a separate bank account for Clients Money.
2. We have obtained in writing from our bank that all client money is held by the business as an agent.
3. The bank is not entitled to combine the Client Money account(s) with any other account or to exercise any right of set-off or counterclaim against money in that accounting respect of any sum owed to it on any other account of the Business.
4. We have maintained systems and controls which enable us to monitor and manage Clients Money transactions and any risk arising.
5. We bank all Clients Money at the earliest reasonable opportunity.
6. Only nominated staff handle money.
7. We keep records to show any and all transactions.
8. We reconcile client accounts together with bank accounts and cash balances at regular intervals in order to demonstrate control over the accuracy and completeness of accounting records.
9. We ensure that there are always sufficient funds in the account to pay all amounts owing to clients: and
10. To pay all amounts owing to clients as they fall due without delay.