

Opening an account with us

Private Client

Managed Portfolio Service where your financial adviser selects your investment strategy

VISION | IFP

Thank you for choosing to open an account with us. Please carefully read and complete all the relevant sections, and if you have any questions please ask your investment manager or financial adviser for further information and guidance.

Your financial adviser will make the selection of strategy based on your financial circumstances, your aims, risk tolerance and your capacity to cope with a loss on the investment.

If your circumstances change, you should inform your financial adviser who may need to alter the strategy selected.

How to complete your form

If you would like this form in a more accessible format, please do let your investment team know.

Required sections to complete:

To open your account with us, please complete the following 6 sections:

1. About you
2. Your source of wealth
3. Sharing your account information
4. Your investment strategy and income preferences
5. Fees and Charges
6. Your consent and signature

We have also included a helpful information sheet for you, including the schedule of charges, see page 18-20.

Optional sections:

Please only complete the additional forms if you would like to open an ISA or transfer in an ISA or investment account:

- **To open an ISA** please complete Form A on page 21. If there is a second applicant please complete page 22 as well.
- **To transfer an existing ISA** please complete Form A & B on pages 21 and 23. If there is a second applicant please complete page 22 and 24 as well.
- **To transfer a general investment account** please complete Form C on page 25.



Note: You will find helpful information in these yellow boxes, so please read them carefully.

Optional sections will have a dashed border, so only complete them if they are relevant to you.

How to return your completed form



Email: Simply scan your completed forms, or attach the PDF, and email them to your investment manager or financial adviser.



Post: To your investment manager at your local Quilter Cheviot office or financial adviser.

Confirming your investment service

Managed Portfolio Service (MPS)

The Managed Portfolio Service (MPS) offers a number of predefined investment strategies. MPS strategies are invested into collective funds, some of which are managed by Quilter Cheviot. As a discretionary service we undertake the investment transactions within these strategies without prior reference to you. Our MPS does not take unrealised capital gains into account when making changes to client portfolios. This means that for portfolios which are subject to capital gains tax (CGT), there may be occasions when realised gains are in excess of your Annual Exempt Amount, which may result in you having to pay CGT. The minimum investment amount for our MPS is £20,000. If the value of your portfolio falls below this minimum threshold it may not be possible to align your portfolio to the agreed strategy, meaning that our ability to manage your portfolio to the agreed mandate may also be impacted.



Note: If you are applying for an account as an individual, please ignore 'Applicant 2' sections. If you are making a joint application, the investment strategy must be the same. You will find spaces to complete the sections for each applicant highlighted as follows:

Applicant 1

Applicant 2

1. Which of these accounts would you like to open?

Please tick all that apply to you. If you are applying as a pair, please fill out two separate ISA forms.

Applicant 1

- ☐ Individual General Investment Account
- ☐ Joint General Investment Account
- ☐ Individual Savings Account (ISA)

Applicant 2

- ☐ Individual General Investment Account
- ☐ Joint General Investment Account
- ☐ Individual Savings Account (ISA)

2. How to verify your identity

At Quilter Cheviot, we ensure that our process complies with anti-money laundering regulations. This means that we need to verify your identity as well as any potential beneficial owners before we proceed with opening your account.

I am a UK resident

We use the information you provide us with in this form to perform electronic identification checks.



I am an overseas resident

Please send us certified copies of your identity documents. We have outlined how to do this on Page 20.

1. About you

1 - 2 - 3 - 4 - 5 - 6

Personal details

Full name (include Title
e.g. Mr/Mrs)

Any name(s) you may have
previously held or alias
previously used

Date of birth (DD/MM/YYYY)

Nationality (include all if you
have more than one)

Country of birth

Applicant 1

Applicant 2

Contact details

Permanent residential address
(please do not provide a 'care
of' or post box)

Preferred correspondence
address (only if it is not your
residential address)

Email address

Phone numbers

Applicant 1

Postcode:

Postcode:**Mobile:**
Home:

Applicant 2

Postcode:

Postcode:**Mobile:**
Home:

1. About you

Self Certification of Tax Residency

National Insurance number

/ /

Do you have dual nationality or are not a UK national?

☐ Yes ☐ No

If you answered 'yes' above, please provide your tax identification number(s) in the country(ies) where you are a tax resident

Country
Tax ID no.:

Country
Tax ID no.:

Are you domiciled in the UK?

☐ Yes ☐ No

If you answered 'No' above, please provide us with additional details

Are you a US citizen, a US resident, the holder of a US passport, Green Card, or US bank account?

☐ Yes* ☐ No

Applicant 2

/ /

☐ Yes ☐ No

Country
Tax ID no.:

Country
Tax ID no.:

☐ Yes ☐ No

☐ Yes* ☐ No



*** Note:** If you answered 'Yes' to the previous question, please ask your investment manager for an Internal Revenue Service (IRS) form W9.

Employment and business interests

Please provide us with your employment details (e.g. job title and employer). If you are no longer employed, please provide your previous occupation. If you have not been employed, let us know.

Applicant 1

☐ Yes ☐ No

Applicant 2

☐ Yes ☐ No

1. About you

Employment and business interests

Are you a director or significant senior manager of a Public Limited Company?

If you answered 'Yes' to the previous question, please list which company(ies) and positions

Do you or one of your immediate family members (spouse, spousal equivalent, or dependents) work for an accountancy firm such as Deloitte, EY, KPMG or PwC, that requires you or them to conform to personal independence rules?

If 'Yes', please name the firm you or your immediate family member works for

Have you (in the UK or abroad) held a prominent public function? (e.g., senior politician, senior government, judicial or military official, senior executive of state owned corporation, important political party official). Or have you ever been connected, directly or indirectly (e.g., by blood, marriage or business/ financial link) to such an individual?

If you answered 'Yes' please provide details

Applicant 1



Yes



No



Yes



No



Yes



No

Applicant 2



Yes



No



Yes



No



Yes



No

2. Your Source of Wealth

✓ - 2 - 3 - 4 - 5 - 6

Original Source of Overall Wealth

We will now ask you about the different sources of your overall wealth. Please tick all that apply and complete the additional information for each option that you have ticked. We might ask for evidence of source(s) of wealth in some cases.



Note:

If you select 'Employment', please state the nature of the business. If you own a business in which you work, please provide the name of the business. If you are retired or are currently not working, please let us know what your previous occupation was.

If you select 'Inheritance', 'Gift', or 'Family Trust', please state the full name of the person you inherited from, the settlor, or the donor (as applicable), their relationship to you, and their primary source of wealth. If their wealth was primarily from their occupation, please provide us with what this is or was.

If you select 'Sale of Business', please tell us the details of the sale, the name of the business, its activities and the country of operation.

If you select 'Property' please specify the property income and whether this is within the UK or abroad.

If you select 'Investment or savings', please tell us more about how you acquired and accumulated this wealth.

If you select 'Compensation payment', please provide us with the reason for this compensation and where you received it from.

If you select 'Winnings from betting/lottery', 'Cryptocurrency' or 'Other', please give us as much information about this as you can.

If your source of wealth derives from any activities abroad please state the nature of the activities and in which country(ies).

Applicant 1: Please use the instructions above to complete this section.

1. Please tick all the relevant sources of your wealth:

- | | |
|-------------------------------|-------------------------|
| Employment | <input type="radio"/> → |
| Inheritance | <input type="radio"/> → |
| Gift | <input type="radio"/> → |
| Family trust | <input type="radio"/> → |
| Business ownership or sale | <input type="radio"/> → |
| Property | <input type="radio"/> → |
| Investment or savings | <input type="radio"/> → |
| Compensation payment | <input type="radio"/> → |
| Winnings from betting/lottery | <input type="radio"/> → |
| Cryptocurrency | <input type="radio"/> → |
| Other | <input type="radio"/> → |

2. Please give additional information for each source of your wealth:

2. Your Source of Wealth

Applicant 2: Please use the instructions on the previous page to complete this section.

1. Please tick all the relevant sources of your wealth:

- Employment ☐ →
- Inheritance ☐ →
- Gift ☐ →
- Family trust ☐ →
- Business ownership or sale ☐ →
- Property ☐ →
- Investment or savings ☐ →
- Compensation payment ☐ →
- Winnings from betting/lottery ☐ →
- Cryptocurrency ☐ →
- Other ☐ →

2. Please give additional information for each source of your wealth:

Funds for investment



Note: For Anti-money Laundering purposes we require the source of the funds you intend to invest with us.

What is the amount you would like to invest in the account you are opening with Quilter Cheviot? If you anticipate making any changes to this amount that you have not informed us about in the previous 'future circumstances' section please inform your investment manager.

£

Please describe the specific activity that generated the funds being invested with Quilter Cheviot. This could be, for example, a property sale or savings from earnings and bonuses. If funds are from earnings, please provide the details of the relevant employer(s).

Which country and financial institution are the monies/assets being transferred from?

Are the funds/assets coming from an account in your own name?

☐ Yes

☐ No

3. Sharing your account information

✓ - ✓ - 3 - 4 - 5 - 6

This section lets us know if you would like us to share information relating to your investments with a spouse, a civil partner, a financial adviser or another professional adviser.

With your spouse or civil partner

Only complete this section if you can agree with one, or both, of these statements:

- Quilter Cheviot can discuss my accounts with my spouse or civil partner, **who is also a client of Quilter Cheviot.**
- Quilter Cheviot can take instructions in relation to cash or investments from my spouse or civil partner, **who is also a client of Quilter Cheviot.**

Name of your spouse or civil partner:

Their Quilter Cheviot account numbers, if known:

Please read and indicate your consent to any of the following:

I consent to: (Please tick in the box to the right).

☐

1. Quilter Cheviot discussing my accounts and any matters relating to the management by Quilter Cheviot of such accounts with my spouse/civil partner.
2. Quilter Cheviot granting my spouse/civil partner access (whether online or otherwise) to any and all information relating to my accounts.

I consent to: (Please tick in the box to the right).

☐

1. My spouse/civil partner giving investment (or other) instructions to Quilter Cheviot on my behalf, including instructions relating to the transfer of any cash from my accounts to a bank account in my name and to Quilter Cheviot accepting any such instructions.
2. My spouse/civil partner doing all such acts or things generally relating to my accounts as they may reasonably consider appropriate.
3. My spouse/civil partner executing or signing all contracts, receipts, acknowledgements, notices, instruments or other documents necessary or desirable to give the instructions relating to my accounts on my behalf, or the doing of any other act they reasonably consider appropriate in relation to my accounts.

3. Sharing your account information

With a third party



Note: If you agree with any of the following, contact your investment manager for an additional supplement to allow this authority to be granted:

- I have a power of attorney.
- I wish to give third party authority to someone who is not my spouse/civil partner.
- My spouse/civil partner is not a Quilter Cheviot client.

With your financial adviser

Name of your financial adviser:

Name of their organisation:

Address of their organisation:

Postcode

Contact details of their organisation:

Tel:
Email:

FCA registration number of their organisation:

Would you like to grant this authority to your financial adviser and other staff at the organisation named above?

☐

It is our standard practice to grant online access to the organisation named above so that your financial adviser can view your accounts, quarterly investment reports and tax packs via our online portal. Such access may be granted to any individual adviser named above, as well as other staff at their organisation who assist in the provision of their service to you (this may include support and administrative staff and/or other regulated advisers).

If you agree we can also accept instructions from your named financial adviser to make a payment to one of your nominated bank accounts or to HMRC.

Quilter Cheviot may also accept instructions from support and administrative staff or other regulated advisers working for the same organisation as your named financial adviser to make payments to one of your nominated bank accounts or to HMRC.

3. Sharing your account information

With another professional adviser

Only complete this section if you'd like us to share your account information to a professional, who is not your financial adviser; e.g. an accountant or lawyer.

Name of your professional adviser:

Name of their organisation (if applicable) or relationship to you:

Address of their organisation:

Contact details of their organisation:

Tel:

Email:

Which of the following would you like your adviser to receive?
(Please tick all that apply)

☐

Investment reports, valuations and transaction reports

☐

Annual tax report

4. Your Investment Strategy and Income Preferences

✓ - ✓ - ✓ - 4 - 5 - 6

This section will help us understand your investment strategy. Your financial adviser is responsible for selecting a suitable MPS Strategy to meet your individual circumstances and objectives. Please note that whilst Quilter Cheviot is responsible for managing your chosen MPS Strategy in accordance with the investment objectives and risk definitions as described below, your financial adviser will have an ongoing responsibility to ensure the Strategy continues to meet your individual circumstances and objectives.

Your investment strategy



Note: The MPS does not take unrealised capital gains into account when changes are made to the portfolios. This means there may be occasions when realised gains are in excess of the Annual Exemption.

MPS Global Growth

The investment objective is to grow the capital value of the portfolio. The Quilter Cheviot MPS Global Growth Strategy is designed for an investor with a time horizon of more than 7 years, and a higher tolerance for risk that can accept significant variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot MPS Global Growth Strategy is a diversified portfolio comprising predominantly international and domestic equity funds as well as some exposure to funds investing in alternative assets. This means there is limited scope for diversification across asset classes, although the investments will be spread across sectors. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies. The risk category for this strategy is considered **higher** risk.

MPS Growth

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot MPS Growth Strategy is designed for an investor with a time horizon of more than 5 years, and a medium to higher tolerance for risk that can accept significant variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot MPS Growth Strategy is a diversified portfolio comprising predominantly domestic and international equity funds with a small exposure to fixed interest funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium-higher** risk.

MPS Balanced

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot MPS Balanced Strategy is designed for an investor with a time horizon of more than 5 years, and a medium tolerance for risk that can accept moderate variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot MPS Balanced Strategy is a diversified portfolio comprising predominantly domestic and international equity funds as well as some exposure to fixed interest funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium** risk.

MPS Income

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income.

The Quilter Cheviot MPS Income Strategy is designed for an investor with a time horizon of more than 5 years, and a medium tolerance for risk that can accept moderate variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot MPS Income Strategy is a diversified portfolio comprising predominantly domestic and international equity funds as well as some exposure to fixed interest funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium** risk.

MPS Defensive

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot MPS Defensive Strategy is designed for an investor with a time horizon of more than 3 years, and a lower to medium tolerance for risk that can only accept low variation or disruption to capital value or current income.

The Quilter Cheviot MPS Defensive Strategy is a diversified portfolio comprising fixed interest, domestic and international equity funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **lower-medium** risk.

4. Your Investment Strategy and Income Preferences

MPS Conservative

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot MPS Conservative Strategy is designed for an investor with a time horizon of more than 3 years, and a lower to medium tolerance for risk that can only accept low variation or disruption to capital value or current income.

The Quilter Cheviot MPS Conservative Strategy is a diversified portfolio comprising predominantly fixed interest funds as well as some exposure to domestic and international equity funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **lower-medium** risk.

MPS Cautious

The investment objective is to generate a return from the income from the portfolio. The Quilter Cheviot MPS Cautious Strategy is designed for an investor with a time horizon of more than 1 year, and a lower tolerance for risk that regardless of market conditions would only be comfortable with minimal variation or disruption to capital value or income.

The Quilter Cheviot MPS Cautious Strategy is a diversified portfolio comprising predominantly fixed interest funds with a small exposure to domestic equity funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **lower** risk.

Quilter Cheviot IDX Growth

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot IDX Growth Strategy is designed for an investor with a time horizon of more than 5 years, and a medium to higher tolerance for risk that can accept significant variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot IDX Growth Strategy is a diversified portfolio comprising predominantly domestic and international equity index-tracking funds with a small exposure to fixed interest index-tracking funds. There may also be exposure to exchange-traded products (ETPs) and funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium-higher** risk.

Quilter Cheviot IDX Balanced

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot IDX Balanced Strategy is designed for an investor with a time horizon of more than 5 years, and a medium tolerance for risk that can accept moderate variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot IDX Balanced Strategy is a diversified portfolio comprising predominantly domestic and international equity index-tracking funds as well as some exposure to fixed interest index-tracking funds. There may also be exposure to exchange-traded products (ETPs) and funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium** risk.

Quilter Cheviot IDX Income

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot IDX Income Strategy is designed for an investor with a time horizon of more than 5 years, and a medium tolerance for risk that can accept moderate variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot IDX Income Strategy is a diversified portfolio comprising predominantly domestic and international equity index-tracking funds as well as some exposure to fixed interest index-tracking funds. There may also be exposure to exchange-traded products (ETPs) and funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium** risk.

Quilter Cheviot IDX Conservative

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot IDX Conservative Strategy is designed for an investor with a time horizon of more than 3 years, and a lower to medium tolerance for risk that can only accept low variation or disruption to capital value or current income.

The Quilter Cheviot IDX Conservative Strategy is a diversified portfolio comprising predominantly fixed interest index-tracking funds as well as some exposure to domestic and international equity index-tracking funds. There may also be exposure to exchange-traded products (ETPs) and funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **lower-medium** risk.

4. Your Investment Strategy and Income Preferences

Responsible investment considerations

The MPS is an ‘Aware’ service and aim is to optimise financial returns for the risk level selected whilst being aware of ESG factors as an an important input to achieve this. If you wish to apply an ‘Engaged’ or ‘Dedicated’ strategy this is not possible in MPS so please speak to your financial adviser before completing this form.

Risk definitions

Your overall financial circumstances will principally determine your risk tolerance and you may have to accept more risk than you initially anticipate in order to achieve your long-term objective. Your risk tolerance means your ability to absorb falls in the value of your investments. All investments involve an element of risk to capital and/or income and there will also be periods when the short-term return differs from the long-term objective.

Lower	Lower to Medium	Medium	Medium to Higher	Higher
I/we have a low tolerance for risk and regardless of market circumstances, I/ we would only be comfortable with minimal variation or disruption to capital value or current income.	I/we have a lower to medium tolerance for risk, I/we would only be comfortable with moderate variation or disruption to capital value or current income.	I/we have a medium tolerance for risk and can accept moderate variation or disruption to capital value or current income in order to meet my/ our longer-term objectives.	I/we have a medium to high tolerance for risk and can accept significant variation or disruption to capital value or current income in order to meet my/ our longer-term objectives.	I/we have a high tolerance for risk and can accept significant variation or disruption to capital value or current income in order to meet my/ our longer-term objectives.

Account strategy

Please select your chosen strategy.

Our MPS strategies

These strategies invest predominantly in “active” funds, and seek to generate outperformance through our tactical asset allocation and manager selection decisions.

- ☐ Global Growth
- ☐ Income
- ☐ Cautious
- ☐ Growth
- ☐ Defensive
- ☐ Balanced
- ☐ Conservative

Our IDX strategies

These strategies invest predominantly in “passive” funds, and seek to generate outperformance principally (though not entirely) through our tactical asset allocation decisions.

- ☐ IDX Growth
- ☐ IDX Conservative
- ☐ IDX Balanced
- ☐ IDX Income

4. Your Investment Strategy and Income Preferences

Income instructions



Note: We can only set up income payments in sterling.

If this section is incomplete, your income will be transferred to capital and reinvested into your portfolio.

If you do not want us to transfer your income to your capital account and reinvest into your portfolio please tick one alternative below

☐ Transfer £ to capital to fund or partly fund a fixed Quarterly payment commencing on / /

☐ Transfer £ to capital to fund or partly fund a fixed Monthly payment commencing on / /

☐ Quarterly payments of income received payable on / /

☒ If you have selected to receive income on a monthly or quarterly basis and specified the date above we will send your payment to you once we have received your funds/assets.



Note: If you chose a fixed payment, and this exceeds the income generated from the account, the amount of money in the account will be depleted.

Bank or Building Society details



Note: Bank or building society account details are required even if no income is being withdrawn.

Account name
(as it is on your statement):

Account number:

Sort Code:

Building society reference:



Note: You can only make payments or asset transfers from your account to third parties under some circumstances.

If you would like to do so, please speak to your investment manager for more information. Normally, cash or asset withdrawals go to another bank or investment account that is in your name. We do permit payments to the HMRC. If one of the banks listed is for the HMRC for tax payments please include your unique tax payer reference in the account name line.

If you have more than one bank or building society account, please fill in the details on next page.

4. Your Investment Strategy and Income Preferences

Additional Bank or Building Society details

Account name (as it is on your statement):	<input type="text"/>		
Account number:	<input type="text"/>	Sort Code:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Building society reference:	<input type="text"/>		

Account name (as it is on your statement):	<input type="text"/>		
Account number:	<input type="text"/>	Sort Code:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Building society reference:	<input type="text"/>		

Account name (as it is on your statement):	<input type="text"/>		
Account number:	<input type="text"/>	Sort Code:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Building society reference:	<input type="text"/>		

Account name (as it is on your statement):	<input type="text"/>		
Account number:	<input type="text"/>	Sort Code:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Building society reference:	<input type="text"/>		

Account name (as it is on your statement):	<input type="text"/>		
Account number:	<input type="text"/>	Sort Code:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Building society reference:	<input type="text"/>		

5. Fees and Charges

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In this section we will ask you to confirm your agreement to our fees and charges as well as confirming if you would like us to pay your adviser's charges, if applicable, from your portfolio.

Quilter Cheviot Fees and Charges Consent

I/We confirm, by ticking this box, that I/We are in receipt of the Quilter Cheviot schedule of charges and my/our investment proposal or investment schedule, setting out the applicable initial and annual management charges, and I/We agree to such charges.

I consent

☐

Adviser Charges Consent

Only complete this section if you have a financial adviser and you would like to use this account to pay for their charges. If not, please skip to the next section called 'Your consent and signature' on page 17.

Adviser name

Annual servicing charge

£ OR % of the total assets under management with Quilter Cheviot on a continuing basis.

Is VAT applicable to the ongoing annual servicing charge? It is your adviser's responsibility to determine this.

☐ Yes ☐ No

Initial Charge

£ OR % of all new funds invested into your portfolio.

Is VAT applicable to the initial charge? It is your adviser's responsibility to determine this.

☐ Yes ☐ No

If you answered a percentage payment above, how long would you like this instruction to remain in place?

☐ For the initial investment only
☐ For 12 months from the date of this instruction
☐ Until cancelled in writing (this option will be applied if you do not make a selection)

Vision Investment Portal Fee

In respect of due diligence on the discretionary fund management marketplace and on investment portal provision the following additional charge will apply and be paid to Vision Investment Portal:

- For Managed Portfolio Service clients 0.2% plus VAT
- For Managed IDX Portfolio Service clients 0.1% plus VAT

6. Your consent and signature

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Please take your time and carefully read, sign and date this page to agree to:

- ✓ confirm that you agree to this application form, our Terms and Conditions, risk disclosures, investment proposal, cost and charges information on the Quilter Cheviot website and schedule of charges and (if you have a Quilter Cheviot ISA) our ISA Terms and Conditions (Agreement);
- ✓ confirm that, if applicable, you instruct Quilter Cheviot to facilitate the payment of adviser charges to your named adviser as set out in Part 5 of this application form;
- ✓ give your consent to our order execution policy and list of execution venues, and to Quilter Cheviot (or an affiliate) effecting transactions on your behalf outside a regulated market, multilateral trading facility or organised trading facility; and
- ✓ give your consent to us sending notices (such as changing our Terms and Conditions) electronically, such as by attaching a document to an email or linking to our website.



Note: Assets that we hold on your behalf will, as standard practice, be held on an omnibus basis in our nominee name. This means that your investments will be pooled with others that belong to our other clients. Ownership of each client's investments is always immediately and separately identifiable in our books and records.

As an alternative, we can hold some assets individually on a segregated basis. This means that your assets will be held in our nominee name but will be separate from other clients' assets. If you would like an individual segregated account, there may be additional annual administration charges. This service is only available on request. Please speak to your investment manager if you would like further information.

Signature

Date

Print name

Applicant 1

Applicant 2

Thank you for completing your Account Application form

Optional sections: Would you like to open or transfer an ISA account or general investment account?

Please complete one of the additional forms A, B or C.

Once completed, please return your form(s) via:



Email: Simply scan your completed forms, or attach the PDF, and email them to your investment manager or financial adviser.



Post: To your investment manager at your local Quilter Cheviot office or to your financial adviser.

Helpful information

Our reporting services

Once your account is opened, we will regularly provide you with a comprehensive investment report which includes a valuation, performance summary, transaction schedule, capital and income statements.

You can instantly access your report via your online portal by choosing to go paperless and receive all reporting electronically. Simply provide your email and mobile telephone number, and we will provide you with details on how to register.

If your investments are subject to UK or Irish income or capital gains taxes, we'll also provide an annual tax summary. Please note that this tax information does not constitute tax advice and you should seek independent tax advice.

Our schedule of charges

Core Charges:

1. Annual Management Charge

We calculate our annual management charge based on the value of your portfolio (including cash and ISAs where applicable) at the end of each month and average it over our charging period. This management charge is paid directly from your Quilter Cheviot account to us quarterly in arrears at the end of March, June, September and December and it can be subject to VAT.

The Investment Proposal or Schedule that you should have already received from your investment manager describes the relevant annual management charges in the 'Our pricing structure' section. You can confirm your agreement to these in the 'Your signature and declarations' section of this application pack under your consent and signature.

2. Initial Charge

For investments into our AIM service we charge an initial of 1% (plus VAT) with a £5,000 maximum based on the value of your portfolio when the account is opened.

For Advice and Dealing & Execution Only Accounts: (the following charges apply)

Dealing Commission

This will be calculated based on transaction values meaning the more you invest with us, the better rates you can unlock. The minimum charge is £50.

Custody Charge

£45 per UK or overseas asset. This is offsettable against commission at the end of November. This charge is not applied to estates in administration.

Dealing Charge

Contract charge of £40 per transaction.



Commission Values

All assets above £20,000
= 0.3%

The next £10,000 = 0.5%

The first £10,000 = 1.9%

Helpful information

Other charges:

CHAPS or SWIFT

£20 for a same day transfer of cash

Currency Conversion

Our exchange rate used on currency conversions includes Quilter Cheviot's own charge of 0.75% that is applied to the currency exchange rate at the time the trade is done, after we adjust for the foreign exchange brokerage charge of 0.07% applied by our broker on our currency trades with them.

Legal Entity Identifier (LEI) Charge (only required for trusts, corporate entities, charities and some pension funds)
£70 + VAT. Annual renewals are £60 + VAT and will be carried out only on request.

Indemnity Charge (for share certificate replacement)

Any charges received from external third parties will be charged to your portfolio.

Probate Valuation Charge

0.10% of the value of assets with minimum charge of £75 + VAT maximum of £500 + VAT.

Stamp Duty and PTM Levy

Stamp duty is a tax paid on UK and Irish paper and electronic share transfers. The PTM levy is a UK and Irish Tax which is payable on trades in securities. Additional Details can be found on our website (www.quiltercheviot.com)

Third Party Brokerage Rates (with applicable minimum charges in brackets)

0.04% - USA (USD9)

0.05% - Canada (CAD10)

0.05% - Eurozone ex Ireland and Greece (up to EUR20 depending on the country)

Third-party brokerage charges are calculated by applying the above rates to the value of the transaction. Minimum charges will apply if the value of the transaction does not meet the minimum amount that is set by our broker. These are charged in the relevant local currency.

The details above are for the international markets where we carry out transactions the most often. Full details of the additional countries that we trade in less frequently including their rates and minimum charges can be found on our website (www.quiltercheviot.com).

Transfer Out In-Specie

Charged when transferring investments to another custodian as they are (not transferred to cash)

- £50 per holding of overseas assets
- £15 per holding of UK assets

Additional information about investing with us

Adviser Charges

If you have an Adviser, they may apply a charge on top of the fees charged by Quilter Cheviot. You can provide us with your Adviser's initial and ongoing charge in the 'Your Fees and Charges' section of this application pack under 'Adviser Charges'. Any charges you pay to your adviser from your portfolio will appear in your valuation.

Helpful information

How to certify your identity documents

If you are an overseas resident or have an incomplete identification check, your evidence of identity must be confirmed by either an FCA-authorised person or a member of a professional organisation recognised by the Money Laundering Regulations 2007.

The following are the authorised individuals who can certify your documents:

- UK/Overseas Solicitor
- Notary Public
- Commissioner for Oaths
- UK Barrister (not a Judge)
- UK Licensed Conveyancer
- UK Legal Executive
- UK/Overseas Chartered Accountant
- Bank Manager
- Authorised financial adviser
- Authorised mortgage broker
- Embassy, Consulate or High Commission of the Country of issue for non-UK nationals
- Quilter Cheviot Staff (in the ordinary course of business)



Note: If your identity documents are not certified by someone who fits the approved list above, we cannot accept them. To open your account with us you will need to re-submit documentation that is certified to our requirements.

In addition, we need to be able to read documents that have been photocopied. If we cannot, we will ask you to re-submit a legible version.

How to send us your identity documents

All documents must be certified as follows:

"I hereby certify this is a true copy of the original as seen by me (name) on (date) [and that it bears a true likeness of the person described therein]."

Please add the words in the square brackets [] where the document includes a photograph of the individual.

The person who provides the certification must be named and able to be contacted about the document if it is necessary. Therefore, a certification in the name of a firm is not acceptable. The person who certifies your document must be currently employed in the approved position. For us to accept your identity documents, the following information about the certifier needs to be clear on the certification:

- Their name
- Their title
- Their occupation
- The date of certification
- Their contact details



Note: We need the original signature of the person certifying any photocopied documents. We cannot accept electronic signatures or photocopies of certified copy documents.

Data Protection

The personal information you provide will enable us to provide our services to you. The personal data you provide will be used and stored in accordance with the Data Protection Act 2018 and the UK General Data Protection Regulation (UK GDPR).

For further information on how we use your personal data and your rights in relation to your personal data, please see our Privacy Notice which can be accessed on our website at: www.quiltercheviot.com/important-information/privacy-notice/quilter-cheviot-privacy-notice/ or provided on request.

Should you have any enquiries relating to the personal data that we may hold about you, how your personal data is processed, or how to exercise your rights you can contact our Data Protection team, at privacy@quiltercheviot.com.

Form A - Flexible Stocks & Shares ISA Application Form

Applicant 1

Please complete and sign this form to **open a Flexible Stocks & Shares ISA**.
Please also complete Form B (Page 23) if you want to transfer an ISA.

Applicant 1

Full name (including title)

Permanent residential address
(we are unable to accept a 'care of' or post box)

National Insurance number

You must provide a National Insurance number to apply for an ISA unless you are not eligible for one. You can check if you are eligible and apply online at www.gov.uk/apply-national-insurance-number

Date of birth (DD / MM / YYYY)

Subscription details

I would like to apply for a stocks and shares ISA for the tax year

and every following year after that until I give notice that I would like to stop or change.

Please transfer the maximum allowed subscription into my Quilter Cheviot Stocks and Shares ISA. This will be the full ISA subscription limit available per tax year, unless I notify you that I have subscribed to (or intend to subscribe to) another type of ISA elsewhere, or I wish to subscribe to a smaller amount outlined below.

£

Please tell us how you would like to pay for your subscription:

☐ I would like to pay for the subscription **using funds in my Quilter Cheviot account**

☐ I would like to pay for the subscription **by electronic transfer**



Note: If you would like to transfer an Additional Permitted Subscription, please ask your investment manager for the relevant forms.

Income preferences

Please select what you like to do with the income generated from your ISA:

☐ I would like the income to be **paid into my bank account**

☐ I would like the income to be **re-invested in my ISA**

Declaration and authorisation

Please complete, sign and date below to:

- ☒ Acknowledge that you have received, and agree to our Terms and Conditions, risk disclosures, Schedule of Charges, and our ISA Terms and Conditions.
- ☒ Give your consent to our order execution policy and list of execution venues, and to Quilter Cheviot (or an affiliate) carrying out transactions on your behalf outside a regulated market, multilateral trading facility or organised trading facility.
- ☒ Confirm that you are in agreement to the following declarations and give us the necessary authorities to manage your ISA.

I declare that:

1. All subscriptions made, and any future subscription that will be made, belong to me.
2. I am 18 years of age or over.
3. I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year.
4. I am a resident in the United Kingdom for tax purposes. If I am not a resident, I either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Quilter Cheviot if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise Quilter Cheviot:

1. To hold my cash subscription, ISA investments, interests, dividends and any other rights of proceeds relating to those investments and any other cash.
2. To make any tax relief claims relating to my ISA investments on my behalf
3. On my written request to transfer or pay to me (depending on what I have authorised) ISA investments, interest, dividends, rights or other proceeds relating to these investments or any cash. I understand that tax rates and reliefs which are applicable at the time of this application may be subject to change and therefore the expected benefits from the Stocks and Shares ISA may vary depending on my individual circumstances.

Applicant 1 Signature

Date

Print name

Form A - Flexible Stocks & Shares ISA Application Form

Applicant 2

Please complete and sign this form to **open a Flexible Stocks & Shares ISA**.
Please also complete Form B (Page 24) if you want to transfer an ISA.

Applicant 2

Full name (including title)

Permanent residential address
(we are unable to accept a 'care of' or post box)

National Insurance number

 / /

You must provide a National Insurance number to apply for an ISA unless you are not eligible for one. You can check if you are eligible and apply online at www.gov.uk/apply-national-insurance-number

Date of birth (DD / MM / YYYY)

 / /

Subscription details

I would like to apply for a stocks and shares ISA for the tax year

 /

and every following year after that until I give notice that I would like to stop or change.

Please transfer the maximum allowed subscription into my Quilter Cheviot Stocks and Shares ISA. This will be the full ISA subscription limit available per tax year, unless I notify you that I have subscribed to (or intend to subscribe to) another type of ISA elsewhere, or I wish to subscribe to a smaller amount outlined below.

Please tell us how you would like to pay for your subscription:

☐ I would like to pay for the subscription **using funds in my Quilter Cheviot account**

☐ I would like to pay for the subscription **by electronic transfer**



Note: If you would like to transfer an Additional Permitted Subscription, please ask your investment manager for the relevant forms.

Income preferences

Please select what you would like to do with the income generated from your ISA:

☐ I would like the income to be **paid into my bank account**

☐ I would like the income to be **re-invested in my ISA**

Declaration and authorisation

Please complete, sign and date below to:

- ☒ Acknowledge that you have received, and agree to our Terms and Conditions, risk disclosures, Schedule of Charges, and our ISA Terms and Conditions.
- ☒ Give your consent to our order execution policy and list of execution venues, and to Quilter Cheviot (or an affiliate) carrying out transactions on your behalf outside a regulated market, multilateral trading facility or organised trading facility.
- ☒ Confirm that you are in agreement to the following declarations and give us the necessary authorities to manage your ISA.

I declare that:

1. All subscriptions made, and any future subscription that will be made, belong to me.
2. I am 18 years of age or over.
3. I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year.
4. I am a resident in the United Kingdom for tax purposes. If I am not a resident, I either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Quilter Cheviot if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise Quilter Cheviot:

1. To hold my cash subscription, ISA investments, interests, dividends and any other rights of proceeds relating to those investments and any other cash.
2. To make any tax relief claims relating to my ISA investments on my behalf
3. On my written request to transfer or pay to me (depending on what I have authorised) ISA investments, interest, dividends, rights or other proceeds relating to these investments or any cash. I understand that tax rates and reliefs which are applicable at the time of this application may be subject to change and therefore the expected benefits from the Stocks and Shares ISA may vary depending on my individual circumstances.

Applicant 2 Signature

Date

 / /

Print name

Form B - Transfer an existing ISA

Applicant 1

Please complete and sign this form to **transfer an existing ISA**.

A separate transfer instruction is needed for each ISA you would like to transfer. If you would like to transfer more than one ISA, you have two options:

1. Ask your investment manager for additional forms, or
2. Print as many copies of this page as you need

Applicant 1

Full name (including title)

Permanent residential address
(we are unable to accept a 'care of' or post box)

National Insurance number

 / /

If you do not have a National Insurance Number, please tick the box to the right. ☐

Date of birth (DD / MM / YYYY)

 / /

Before you transfer a Cash ISA to a Stocks and Shares ISA, please consider the following:

Cash ISAs offer little or no risk to the capital subscribed to it. Value of investments in a Stocks and Shares ISA and any income that is generated can fall as well as rise. This means that there is the possibility that you do not get back the original amount that you invested.

Please choose whether you would like to make a full or partial transfer of your ISA:

I would like to transfer my entire ISA.

The approximate value is:

£

☐

I would like to make a partial transfer of my ISA.

The approximate value is:

£

☐

For Stocks and Shares ISAs only

Please choose one of the following:

☐

Please transfer my holdings in specie (unless your terms do not allow this, in which case please sell the holdings and transfer the proceeds) together with any cash balances.

☐

Please sell the holdings and transfer the total cash balance.

For Cash ISAs only

☐

Early Closure Waiver (select this if you agree to pay any potential charges to your current provider due to closing your account early).

Instructions to current ISA Manager

I would like to transfer my current ISA to a Quilter Cheviot Flexible Stocks and Shares ISA and authorise you to provide Quilter Cheviot with all relevant information requested by them and/or as required under the HMRC ISA regulations.

Details of ISA to be transferred to Quilter Cheviot

Firm name

Account number/reference

Type of ISA

☐

Stocks and shares

☐

Cash

☐

Other

I hereby request and authorise Quilter Cheviot:

To transfer my existing ISA managed by you (as described on the previous page) to Quilter Cheviot Limited and request that you provide them with all relevant information requested by them, and/or as is required under the HMRC ISA regulations.

Applicant 1 Signature

Date

 / /

Print name



Note: If you do not currently have an ISA with us, you will also need to complete an ISA application form, even if you are not making a new ISA subscription in the current tax year. You can find the relevant form, 'Form A - open a Flexible Stocks and Shares ISA'. Please ask your investment manager if you do not currently have the form.

Form B - Transfer an existing ISA

Applicant 2

Please complete and sign this form to **transfer an existing ISA**.

A separate transfer instruction is needed for each ISA you would like to transfer. If you would like to transfer more than one ISA, you have two options:

1. Ask your investment manager for additional forms, or
2. Print as many copies of this page as you need

Applicant 2

Full name (including title)

Permanent residential address
(we are unable to accept a 'care of' or post box)

National Insurance number

 / /

If you do not have a National Insurance Number, please tick the box to the right. ☐

Date of birth (DD / MM / YYYY)

 / /

Before you transfer a Cash ISA to a Stocks and Shares ISA, please consider the following:

Cash ISAs offer little or no risk to the capital subscribed to it. Value of investments in a Stocks and Shares ISA and any income that is generated can fall as well as rise. This means that there is the possibility that you do not get back the original amount that you invested.

Please choose whether you would like to make a full or partial transfer of your ISA:

I would like to transfer my entire ISA.

The approximate value is:

£

I would like to make a partial transfer of my ISA.

The approximate value is:

£

For Stocks and Shares ISAs only

Please choose one of the following:

- ☐ Please transfer my holdings in specie (unless your terms do not allow this, in which case please sell the holdings and transfer the proceeds) together with any cash balances.
- ☐ Please sell the holdings and transfer the total cash balance.

For Cash ISAs only

- ☐ Early Closure Waiver (select this if you agree to pay any potential charges to your current provider due to closing your account early).

I hereby request and authorise Quilter Cheviot:

To transfer my existing ISA managed by you (as described on the previous page) to Quilter Cheviot Limited and request that you provide them with all relevant information requested by them, and/or as is required under the HMRC ISA regulations.

Instructions to current ISA Manager

I would like to transfer my current ISA to a Quilter Cheviot Flexible Stocks and Shares ISA and authorise you to provide Quilter Cheviot with all relevant information requested by them and/or as required under the HMRC ISA regulations.

Details of ISA to be transferred to Quilter Cheviot

Firm name

Account number/reference

Type of ISA

- ☐ Stocks and shares ☐ Cash ☐ Other

Applicant 2 Signature

Date

 / /

Print name



Note: If you do not currently have an ISA with us, you will also need to complete an ISA application form, even if you are not making a new ISA subscription in the current tax year. You can find the relevant form, 'Form A - open a Flexible Stocks and Shares ISA'. Please ask your investment manager if you do not currently have the form.

Form C - Transfer a General Investment Account

Please complete and sign this form to transfer an existing investment account that is not an ISA to your account with Quilter Cheviot. When you have submitted this form to us, we will send it to your current account provider so that they can begin the process of transferring it.

A separate transfer instruction is needed for each account you would like to transfer. If you'd like to transfer more than one account, you have two options:

- 1. Ask your investment manager for additional forms, or
- 2. Print as many copies of this page as you need

Authorisation for the account manager to provide information:

Authorisation for the account manager to provide information:

I/We wish to transfer my/our non ISA account to Quilter Cheviot. I/We authorise you to provide Quilter Cheviot with all relevant information requested by them as listed below.

Details of the account to be transferred

Account number/reference

Account name

Company name of transferring
Account Manager

Contact name

Company address

Personal details

Full name (including Title)

First-named client on account

/ /

/

Permanent residential address
(please do not provide a 'care of'
or post box)

National Insurance number

 / /

Date of birth (DD/MM/YYYY)

 /

Second-named client on account

Second-named client on account

/ /

/



Note: ISA transfers will be dealt with separately.

You have two options to transfer your account, please select one:

I/We request and authorise you:

To accept instructions from Quilter Cheviot with regard to the in-specie transfer of securities and/or sale of securities that you hold in my/our name(s) in the account detailed on the previous page.

☐ **Full transfer**

If you would like to transfer the full contents of the account to your account at Quilter Cheviot, please select this option.

The account held in my/our name(s) should be **closed with immediate effect and transferred to Quilter Cheviot:**

The approximate value is:

Please indicate below if the transfer should be in specie or cash:

In specie ☐

Cash ☐

If both, please indicate split

Both ☐

☐ **Partial transfer**

If you would like to transfer some of the contents of the account but not all, please select this option and specify how much you would like to transfer.

Please arrange for a **partial transfer of securities/cash to Quilter Cheviot:**

The approximate value is:

Please indicate below if the transfer should be in specie or cash:

In specie ☐

Cash ☐

If both, please indicate split

Both ☐

First client

Signature

Date

Print name

Second client

Signature

Date

Print name

Quilter Cheviot investment manager and team contact details:

Investment
Manager name
Telephone

Email

Office address

Administrator /
Assistant name
Telephone

Email

Cash Transfers GBP

Cleared GBP cash should be sent to Quilter Cheviot once all closing fees have been applied. Funds should be sent to the following bank details:

Bank of Scotland

Sort Code: **12-27-80**

Account Number: **06000101**

Account Name: **Quilter Cheviot Client Account**

Reference:

If funds are held in an alternative currency, please contact the administrator/assistant named above for further information.

Instructions to current investment manager

If you are the applicant, please ignore this box.

Upon receipt of this transfer request, kindly forward the following information to Quilter Cheviot using the contact details above:

- Valuation including SEDOL and book costs
- CGT Cost History
- Details of disposals made in the current tax year
- Cash Statements
- Other information as requested

Please refer to this document for my/our transfer instructions.

QUILTER CHEVIOT

Senator House, 85 Queen Victoria Street
London EC4V 4AB

t: +44 (0)20 7150 4000

w: quiltercheviot.com

Quilter Cheviot and Quilter Cheviot Investment Management are trading names of Quilter Cheviot Limited. Quilter Cheviot Limited is registered in England and Wales with number 01923571, registered office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB. Quilter Cheviot Limited is a member of the London Stock Exchange and authorised and regulated by the UK Financial Conduct Authority and as an approved Financial Services Provider by the Financial Sector Conduct Authority in South Africa.