

**Private and confidential**

► *For your records*

17 June 2021

Dear

## **Confirming your online application**

**Customer name:**

**Stocks and Shares ISA number:** AC2000000-003

**Financial adviser:**

Thank you for choosing to invest with us.

Your Stocks and Shares ISA application was submitted to us electronically through our website by your financial adviser at Independent Financial Advice. I've enclosed confirmation of your personal details and our regulatory declaration, followed by the details of your application.

## **Check your personal details**

You don't need to do anything if your personal details on the next page are correct.

If any of your personal details shown in section 1 are incorrect, please amend them, sign each change and return the declaration within 30 days to the following address:

Quilter House  
Portland Terrace  
Southampton  
SO14 7EJ

We may need to ask for documentary evidence if the change is significant.

Please note, changes to the regulatory declaration in section 2 are not permitted.

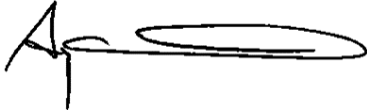
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**T:** 0808 171 2626  
**E:** ask@quilter.com  
**W:** platform.quilter.com

If you have any questions, please contact your financial adviser who will be able to help you. Alternatively, you can call or email us using the details shown and we will be happy to help. Our Customer Service Centre is open 8.30am - 5.30pm, Monday to Friday.

Yours sincerely



Anthony Scammell  
*UK Operations Director*

**If your account with us is looked after by your financial adviser, a copy of this letter will be available for them to view online.**

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Quilter Investment Platform Limited is registered in England & Wales under number 1680071.

Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Authorised and regulated by the Financial Conduct Authority. Financial Services register number 165359. VAT number 386 1301 59.

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## **Stocks and Shares ISA - Confirmation of your personal details and the regulatory declaration**

This document confirms your personal details and the declaration you have made as part of your application.

Please read this document carefully:

**Section 1** – contains your personal details. If any details shown are incorrect, please amend them, sign the changes and return the document to us within 30 days so that we can make any necessary corrections. You do not need to do anything if your personal details are correct.

**Section 2** – contains the regulatory declaration; changes in this section are not permitted.

### **Section 1 – Your personal details**

**Customer name:**

**Account number:**

**Application for tax year ending:**

**Residential address:**

**National Insurance number:**

**Date of birth:**

**UK residency status:**

**Correspondence address:**

### **Section 2 – Regulatory declaration**

This records the terms of the declaration made by the investor named in this document.

All references to 'you' or 'your' within this declaration mean Quilter Investment Platform Limited.

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Important information: you must read the following declarations carefully. You should ask your financial adviser if there is anything you do not understand. If you are subscribing using an additional permitted subscription (APS), please refer to the APS Eligibility Declaration which follows the declaration below.

**The total amount you subscribe in a tax year to a stocks and shares ISA must not exceed the maximum ISA allowance, plus initial fees as agreed with your financial adviser (you may only subscribe to one stocks and shares ISA in any one tax year).**

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**1. On the basis of the details supplied in my application:**

- a) I apply to subscribe for a stocks and shares ISA for the tax year indicated on my application and each subsequent tax year until further notice. I understand that any Direct Debit instructions in this application will CONTINUE INTO SUBSEQUENT TAX YEARS unless I inform Quilter Investment Platform Limited ('Quilter') to the contrary.
- b) I declare that:
  - i) all subscriptions made, and to be made, belong to me;
  - ii) I am 18 years of age or over;
  - iii) except where I am transferring a current tax year ISA, I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA
  - iv) 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.
  - v) I am a resident in the United Kingdom (UK) for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the 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 if I cease to be so resident to perform such duties or be married to, or in a civil partnership\* with, a person who performs such duties.
- c) I understand that any money withdrawn from my ISA can be reinvested in my ISA within the same tax year without counting as a new subscription.

**2. I authorise Quilter:**

- a) to hold my cash subscription and ISA investments, interest distributions, dividends and any other rights or proceeds in respect of those investments and any other cash
- b) to make any claims to relief from tax in respect of ISA investments on my behalf
- c) to sell units or shares in investments within my account to meet any charges or fees for my financial adviser or discretionary investment manager (if applicable)
- d) to give effect to my instructions in accordance with the Terms and Conditions.

**3. Contract notes** – I understand that I will not receive contract notes relating to transactions involving the purchase or sale of investments which are carried out on a periodic basis in the manner agreed to in this application. Details of these transactions will be shown in the quarterly statement which will be sent to me. In particular, such transactions include:

- regular investments payable by Direct Debit
- phased investments
- rebalances carried out by my financial adviser or portfolio manager (if applicable)
- regular withdrawals
- dividend and rebate reinvestments
- sales of units to meet Quilter charges and fees for my financial adviser and discretionary investment manager (DIM) (if applicable).

**4. Important documents** – I have been given the opportunity to read and keep the following, and to have any questions concerning them answered to my satisfaction:

- a) Terms and Conditions, to which I agree
- b) Key Features Document
- c) an illustration and information about the costs and charges associated with my investment
- d) all available Key Investor Information Documents, Key Information Documents and information about rebates, in respect of my chosen assets

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5. **Exchange Traded Instruments (ETIs)** – Where the application includes instructions to invest into ETIs, I understand the additional charges that apply for transactions involving this type of asset as shown within the illustration.
6. **Privacy information** – I confirm that I have read Quilter’s privacy notice available at [www.oldmutualwealth.co.uk/privacy](http://www.oldmutualwealth.co.uk/privacy) concerning use of my personal information.
7. **Facilitation of fees** - If I have authorised fees for my financial adviser or DIM in respect of my application:
- a) I authorise Quilter to deduct those fees from my investment and pay them to my financial adviser or DIM (as applicable).
  - b) I confirm that:
    - i) I have agreed any authorised fees with my financial adviser
    - ii) my financial adviser has explained the effect that selling units to pay fees from my investment will have on its future value
  - c) I understand that:
    - i) the fees agreed will be met as follows (as applicable):
      - regular initial fees (Direct Debit), ongoing servicing fees, DIM portfolio fees and ad-hoc fees – by deduction from cash in my account
      - initial fee (lump sum) – by deduction from my payment before the balance is invested into my choice of assets
      - initial fee (cash transfers) – by deduction from each cash transfer payment before the balance is invested into my choice of assets
    - ii) where fees will be met from cash in my account, if there is insufficient cash the shortfall will be met by selling proportionally from all assets in my account.
    - iii) if I authorise a servicing fee or DIM portfolio fee:
      - as a percentage amount, the fee paid may go up or down depending on the value of the investment on the date the fee is calculated
      - the agreed fee will be an annual amount, which will be divided by the payment frequency selected and paid to my adviser or DIM accordingly
      - the servicing fee will apply to the entire account and will override any existing Servicing Fee on the account
      - VAT may also be payable on DIM portfolio fees.
    - iv) regular initial fee payments:
      - will be deducted at the same frequency as the Direct Debit collections, on a date based on the anniversary date of the account
      - will be deducted for the number of payments I authorise, unless my Direct Debit is cancelled in which case the fee payments will stop. However, if I invest the maximum ISA subscription before the end of the tax year, I understand that my Direct Debit collections will be suspended until the start of the next tax year, but the fees will continue to be deducted until the required number of fees has been reached.
    - v) fees will be paid in line with my account Terms and Conditions and subject to the limits outlined in Quilter’s Remuneration Guide for financial advisers.
    - vi) Quilter will confirm details to me of the fees applied to my account.
    - vii) I will need to reauthorize any increases to fees that have been previously agreed.
  - d) I understand that:
    - i) I can cancel an adviser ongoing servicing fee at least 10 working days before it is deducted, by contacting Quilter, but I cannot make changes to a discretionary management portfolio fee
    - ii) I cannot cancel a fee once it has been deducted, instead I would need to contact my financial adviser to discuss whether a refund is payable.
    - iii) If I cancel a fee, a pro rata payment may be made for the period up to the date of cancellation.

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8. **Tax information** - I understand that, for regulatory purposes, Quilter is required to obtain information concerning my tax status.
- a) I declare that:
- i) I am resident for taxation in the country(ies) shown as part of this application and I am not resident for taxation elsewhere
  - ii) I am a national of the country(ies) shown as part of this application and I am not a national or a citizen of any other country
  - iii) I will inform Quilter if this changes in the future
  - iv) the information and the statements made in this declaration regarding my tax status are correct and complete, to the best of my knowledge and belief.
- b) I understand that:
- i) Quilter may need to contact me for further information regarding tax information
  - ii) if I am resident for taxation outside of the UK and/or a national/citizen of a country other than the UK, Quilter may need to share my information with the relevant tax authorities
9. I declare that my application has been completed correctly and to the best of my knowledge and belief.
10. **Share class conversions** – If an asset manager launches a new version of an asset that I hold, which offers me better value, I understand that my account will benefit from automatic conversion to the newer version of the asset and I agree to such conversions.

*\* as defined in the Civil Partnership Act 2004*

## Additional Permitted Subscription (APS) Declaration

**Important Information:** you must read the following declarations carefully. You should ask your financial adviser if there is anything you do not understand.

### APS Eligibility Declaration

1. **On the basis of the details supplied in my application:**
- a) I wish to subscribe from my APS allowance in respect of the deceased and wish to make my subscription to a Stocks & Shares ISA as a cash lump sum as indicated in this application.
- b) I declare that:
- i) all subscriptions made, and to be made, belong to me;
  - ii) I am 18 years of age or over;
  - iii) I was married to or in a civil partnership\* with the deceased at their date of death and have evidence to support this declaration that can be produced on request
  - iv) I am the surviving spouse of the deceased
  - v) I was living with the deceased within the meaning of section 1011 of the income tax act 2007 at the date of the deceased's death (we were not separated under an order of a court or a deed of separation and were not separated in circumstances where the separation was likely to become permanent)
  - vi) the subscription is made under the provisions of regulation 5DDA of the ISA regulations (Additional Permitted Subscription)
  - vii) the subscription is being made within three years of the date of death, or if later, 180 days of the completion of the administration of the estate.
  - viii) I am resident in the United Kingdom for tax purposes or, if not so resident, 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 the deceased performed such duties.

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- ix) I will inform Quilter Investment Platform Limited if I cease to be so resident, or to perform such duties.
- c) I understand that once a subscription to an APS allowance has been made, any future subscriptions under that APS allowance MUST be made to this ISA manager and be accompanied by an APS Eligibility Declaration.
- d) I understand that any money withdrawn from my ISA can be reinvested in the ISA within the same tax year without counting as a new subscription.

2. **I authorise Quilter**

- a) to hold my cash subscription and ISA investments, interest distributions, dividends and any other rights or proceeds in respect of those investments and any other cash
- b) to make any claims to relief from tax in respect of ISA investments on my behalf
- c) to sell units or shares in investments within my account to meet any charges or fees for my financial adviser or discretionary investment manager (if applicable)
- d) to give effect to my instructions in accordance with the Terms and Conditions.

3. **Contract notes** – I understand that I will not receive contract notes relating to transactions involving the purchase or sale of investments which are carried out on a periodic basis in the manner agreed to in this application. Details of these transactions will be shown in the quarterly statement which will be sent to me. In particular, such transactions include

- regular investments payable by Direct Debit
- phased investments
- rebalances carried out by my financial adviser or portfolio manager (if applicable)
- regular withdrawals
- dividend and rebate reinvestments
- sales of units to meet **Quilter** charges and fees for my financial adviser and discretionary investment manager (DIM) (if applicable).

4. **Important documents** – I have been given the opportunity to read and keep the following, and to have any questions concerning them answered to my satisfaction:

- a) Terms and Conditions, to which I agree
- b) Key Features Document
- c) an illustration and information about the costs and charges associated with my investment
- d) all available Key Investor Information Documents, Key Information Documents and information about rebates, in respect of my chosen assets

5. **Exchange Traded Instruments (ETIs)** – Where the application includes instructions to invest into ETIs, I understand the additional charges that apply for transactions involving this type of asset as shown within the illustration.

6. **Privacy information** – I confirm that I have read Quilter's privacy notice available at [www.oldmutualwealth.co.uk/privacy](http://www.oldmutualwealth.co.uk/privacy) concerning the use of my personal information.

7. **Facilitation of fees** - If I have authorised fees for my financial adviser or DIM in respect of my application:

- a) I authorise Quilter to deduct those fees from my investment and pay them to my financial adviser or DIM (as applicable)
- b) I confirm that:
  - i) I have agreed any authorised fees with my financial adviser

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- ii) my financial adviser has explained the effect that selling units to pay fees from my investment will have on its future value
  - c) I understand that:
    - i) any initial fee I have agreed will be met by deduction from my payment before the balance is invested into my choice of assets
    - ii) if I authorise a servicing fee or DIM portfolio fee as a percentage amount, the fee paid may go up or down depending on the value my investment on the date the fee is calculated.
    - iii) if I authorise a servicing fee or DIM portfolio fee:
      - as a percentage amount, the fee paid may go up or down depending on the value of the investment on the date the fee is calculated
      - the agreed fee will be an annual amount, which will be divided by the payment frequency selected and paid to my adviser or DIM accordingly
      - the servicing fee will apply to the entire account and will override any existing Servicing Fee on the account
      - VAT may also be payable on DIM portfolio fees.
    - iv) regular initial fee payments:
      - will be deducted at the same frequency as the Direct Debit collections, on a date based on the anniversary date of the account
      - will be deducted for the number of payments I authorise, unless my Direct Debit is cancelled in which case the fee payments will stop. However, if I invest the maximum ISA subscription before the end of the tax year, I understand that my Direct Debit collections will be suspended until the start of the next tax year, but the fees will continue to be deducted until the required number of fees has been reached.
    - v) fees will be paid in line with my account Terms and Conditions and subject to the limits outlined in Quilter's Remuneration Guide for financial advisers.
    - vi) Quilter will confirm details to me of the fees applied to my account.
    - vii) I will need to reauthorise any increases to fees that have been previously agreed.
  - d) I understand that:
    - i) I can cancel an adviser ongoing servicing fee at least 10 working days before it is deducted, by contacting Quilter, but I cannot make changes to a discretionary management portfolio fee
    - ii) I cannot cancel a fee once it has been deducted, instead I would need to contact my financial adviser to discuss whether a refund is payable.
    - iii) if I cancel a fee, a pro rata payment may be made for the period up to the date of cancellation.
8. **Tax information** - I understand that, for regulatory purposes, Quilter is required to obtain information concerning my tax status.
- a) I declare that:
    - i) I am resident for taxation in the country(ies) shown as part of this application and I am not resident for taxation elsewhere
    - ii) I am a national of the country(ies) shown as part of this application and I am not a national or a citizen of any other country
    - iii) I will inform Quilter if this changes in the future
    - iv) the information and the statements made in this declaration regarding my tax status are correct and complete, to the best of my knowledge and belief.
  - b) I understand that:
    - i) Quilter may need to contact me for further information regarding tax information
    - ii) if I am resident for taxation outside of the UK and/or a national/citizen of a country other than the UK, Quilter may need to share my information with the relevant tax authorities
9. I declare that my application has been completed correctly and to the best of my knowledge and belief.

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10. **Share class conversions** – If an asset manager launches a new version of an asset that I hold, which offers me better value, I understand that my account will benefit from automatic conversion to the newer version of the asset and I agree to such conversions.

*\* as defined in the Civil Partnership Act 2004*

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17 June 2021

Dear

## Confirming your additional investment application

**Customer name:**

**Stocks and Shares ISA number:** AC2000000-003

**Financial adviser:**

Thank you for your additional investment into your Stocks and Shares ISA.

This is a record of the information given to us as part of your application. Please check the details in this document carefully and make sure that the information we have for you is correct. If any of the information is incorrect, let your financial adviser know so they can make the necessary updates for you.

## Your contributions

The table below shows details of the investments into your account.

Contribution source	Contribution date	Contribution type	Amount (£)
Third Party	Waiting payment	Lump sum	£20,000.00

If you've applied to make any other investments into this account not referred to here, we'll write to you separately about them.

## Investment choice

We'll use your contributions to make investments into the assets shown below.

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## Your £20,000.00 payment

Asset/ Portfolio name	Proportion invested (%)	Effective annual management charge after rebates*	Initial charges/ bid offer spread	Treasured
Premier Miton European Opportunities Acc -U	20.00%	0.83%	0.00%	No
Royal London Sustainable Diversified Trust Inc -U	40.00%	0.77%	0.00%	No
Baillie Gifford Long Term Global Growth Inv Acc -U	20.00%	0.64%	0.00%	No
MI Chelverton UK Equity Income Acc -U	20.00%	0.81%	0.00%	No
	100.00%			

\*Rebates are explained in the document 'Making the cost of your investment clear' and the 'Assets list'.

### Additional notes

- If an initial charge applies to any of your assets, the asset manager will take this by incorporating it into the price when we buy the asset(s).

You will be able to see details of the asset purchases for your investment in your contract notes, which will be available online once the transactions are complete and in your 'Quarterly Statement' which we will send to you.

### Important information about your ISA investment

Your ISA application has been accepted for the tax year ending 05 April 2022. Under HM Revenue and Customs (HMRC) rules, you can only subscribe to one Stocks and Shares ISA in the same tax year.

### Future statements

We'll send you quarterly statements for your account. This will include a valuation for each of the accounts you hold with us, and shows you details of any transactions that have happened since your last statement.

### Taking one-off withdrawals from your Stocks and Shares ISA

If you decide to take a one-off withdrawal from your account, you'll typically receive payment six to ten working days after we carry out your instruction.

### Protecting your investment

It's important that we protect you and your money by ensuring that any withdrawal requests we receive for your investment are genuine and any money we pay out is received by you and nobody else. For this reason, we may request evidence to prove that you are the owner of the bank account nominated for withdrawal payments before we send your payment.

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You can ensure the payment of any withdrawals is not delayed by providing us with this evidence before you need to request a withdrawal. Once we've received the information we'll make a note of it on your records, so you only need to give it to us once (unless you request payment to a different account).

Please see our privacy notice, which is available on our website at [platform.quilter.com/privacy](https://platform.quilter.com/privacy).

If you have any questions, please contact your financial adviser who will be able to help you. Alternatively, you can call or email us using the details shown and we will be happy to help. Our Customer Service Centre is open 8.30am - 5.30pm, Monday to Friday.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Anthony Scammell', is written over a horizontal line.

Anthony Scammell  
*UK Operations Director*

**If your account with us is looked after by your financial adviser, a copy of this letter will be available for them to view online.**

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

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