

Offshore bond agreement for clients of Vision Independent Financial Planning Ltd using Canada Life and Utmost offshore bonds

RATHBONES

Incorporating
Investec Wealth &
Investment (UK)

Offshore bond holder name(s)
(including any sub-account designation)

To be read in conjunction with the enclosed Terms and Conditions

Words and phrases used in this Client Agreement have the definitions set out in the Definitions section at the end of the Terms and Conditions. For the purpose of this Agreement, references to “we” “our” or “us” refer to Investec Wealth & Investment (“IW&I”) and references to “you” or “your” refer to the party or parties named above, unless otherwise stated.

This Client Agreement and the other documents (as set out in Section 1 and the Terms and Conditions) which form the Agreement between us and you set out the basis upon which IW&I will provide these services to you. It replaces all prior arrangements or understandings between us and you.

Please complete this document as comprehensively as possible. Please complete all fields as applicable; any gaps should be marked ‘not applicable’.

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General Investment Account Transfer Authority

Investec Wealth & Investment (UK) is a trading name of Investec Wealth & Investment Limited

Our agreement

This Client Agreement should be read in conjunction with the Terms and Conditions (including the Annexes), Managing your Investments document and ratecard which sets out our charges, and any other document as listed in the Terms and Conditions, which we may provide to you which states it is to form part of the Agreement between us and you. You are then requested to complete, sign and return a copy of this Client Agreement to us.

As stated in the Terms and Conditions, the Agreement between you and us will come into force when all of the following matters have been completed:

1. We have received a completed and signed copy of this Client Agreement.
2. We have fulfilled our obligations under the appropriate Money Laundering legislation or regulations in respect of our engagement by new customers.

Once the above matters have been completed, and if applicable, we have re-registered your securities in the name of our nominee company, you will receive from us a Commencement Letter which sets out the date on which we shall begin to manage your portfolio in accordance with the terms of the Agreement.

Prior to the date set out in the Commencement Letter and subject to the terms of the Agreement, we will at your request provide advice in respect of individual assets and on your instructions deal in respect of individual assets.

However, we will not be able to provide this service unless we have received from you a signed copy of this Client Agreement, and we have fulfilled our obligations under the appropriate Money Laundering legislation or regulations.

Please note that it is your Financial Adviser, not IW&I, who is responsible for obtaining from you sufficient personal and financial information about you and for advising you, based upon that information, on an investment strategy which is appropriate to your circumstances. We are not responsible or liable for the accuracy of that information or for any advice which you are given by your Financial Adviser.

Our nominee services

Your stock will normally be registered in the name of our pooled nominee company and held on trust on your behalf. Our nominee company is a member of the CREST Settlement System and, wherever practicable, will hold your stock in uncertificated form. Assets held in our nominee company are subject to the rules of the Financial Conduct Authority (FCA).

Should you prefer to have your investments within our nominee company or those held at a Central Securities Depository (CSD) individually designated, this is available at an additional cost. Please contact your Investment Manager for more information.

You should be aware that the time taken to re-register assets, shares and / or securities in the name of our nominee company will vary dependent on a number of factors outside of our control. As such we may not be able to effect any transaction you instruct us to carry out prior to the date set out in the Commencement Letter and we do not accept liability for any loss you may suffer as a result of being unable to deal in your assets whilst they are in the process of re-registration in the name of our nominee company.

In the event that you continue to receive correspondence direct from companies or their registrars (particularly in respect of corporate actions), you should inform us immediately and retain any such documentation pending our recommendation.

Section: 1

Bond provider details

1.1	Name of bond provider/ bond reference	Name of bond provider	Bond reference
1.2	Name of bond	Name of bond	
1.3	Correspondence address	Correspondence address/postcode	
1.4	Contact name/bond provider FCA registered number	Contact name	Bond provider FCA registered number
1.5	Telephone number/offshore bond provider residence	Telephone number	Offshore bond provider residence (insert country e.g. UK)
1.6	Email	Email	
1.7	Legal Entity Identifier (LEI)*/ LEI expiry date	Legal Entity Identifier (LEI)* <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> LEI expiry date (dd/mm/yyyy) <div></div> <small>* If the entity does not currently have a Legal Entity Identifier (LEI), instructions on how to apply may be found at http://www.lseg.com/LEI</small>	
1.8	Bank details	To enable us to make payments to you on behalf of the bond holder please provide details of your bank account:	
1.9	Account name	Account name	Bank name
1.10	Address	Address/postcode	
1.11	Account number/sort code	Account number <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> Product provider signature <div></div> Product provider signature <div></div>	Sort code <div></div> Date (dd/mm/yyyy) <div></div> Date (dd/mm/yyyy) <div></div>
1.12	Data feeds	For certain product providers we provide data feeds. If this service is available to you please provide your reference. <div></div>	
1.13	Offshore bond type	Personalised <div></div> <small>This Offshore Bond would normally be opened on a "Non-personalised" basis holding collective investments permitted by the Product Provider. By ticking "Personalised" you confirm that you checked with the Product Provider that this is a Personalised Offshore Bond and that the bond holder is either Non-Resident in the UK for tax purposes or the Bond was opened prior to 17th March 1998 with a single premium.</small>	

Section: 2

Bond holder details

2.1	Full name and title	Title & full name		
		<input type="text"/>		
2.2	Other names (alias/maiden etc.)	Other names (alias/maiden etc.)		
		<input type="text"/>		
2.3	Residential address*	Residential address/postcode*		
		<input type="text"/>		
2.4	Telephone number(s)	Telephone (home)	Telephone (mobile)	Telephone (business)
		<input type="text"/>	<input type="text"/>	<input type="text"/>
2.5	Date of birth/country of birth/ country of residence	Date of birth (dd/mm/yyyy)	Country of birth	Country of residence
		<input type="text"/>	<input type="text"/>	<input type="text"/>
2.6	Email	Email		
		<input type="text"/>		
2.7	Nationality/national client identifier (NCI)**	Nationality	National client identifier (NCI)**	
		<input type="text"/>	<input type="text"/>	
2.8	Dual nationality/Second national client identifier (NCI)**	Dual nationality	Secondary national client identifier (NCI)**	
		<input type="text"/>	<input type="text"/>	

Second bond holder contact details (if applicable)

2.9	Full name and title	Title & full name		
		<input type="text"/>		
2.10	Other names (alias/maiden etc.)	Other names (alias/maiden etc.)		
		<input type="text"/>		
2.11	Residential address*	Residential address/postcode*		
		<input type="text"/>		
2.12	Telephone number(s)	Telephone (home)	Telephone (mobile)	Telephone (business)
		<input type="text"/>	<input type="text"/>	<input type="text"/>
2.13	Date of birth/country of birth/ country of residence	Date of birth (dd/mm/yyyy)	Country of birth	Country of residence
		<input type="text"/>	<input type="text"/>	<input type="text"/>
2.14	Email	Email		
		<input type="text"/>		
2.15	Nationality/national client identifier (NCI)**	Nationality	National client identifier (NCI)**	
		<input type="text"/>	<input type="text"/>	
2.16	Dual nationality/Second national client identifier (NCI)**	Dual nationality	Secondary national client identifier (NCI)**	
		<input type="text"/>	<input type="text"/>	

* If you have resided at the above address for less than 5 years please provide your previous address details in the section entitled 'Additional Information.'

**A table detailing NCI information required for each country (where applicable) can be found at the end of the Declarations section of this document. If the relevant country is not listed, please provide a valid passport number and expiry date. Should you or the second applicant have dual nationality, please complete the NCI details (where applicable) for each nationality. If you do not have the information attached, please contact your Investment Manager.

Section: 3

Trust only details

Primary contact details

3.1	Primary contact name/date of birth	Primary contact name	Date of birth (dd/mm/yyyy)
3.2	Correspondence address	Correspondence address/postcode	
3.3	Telephone number(s)	Telephone (home)	Telephone (mobile)
3.4	Email/facsimile	Email	Facsimile
3.5	Aim(s) of the trust	<p>Set out below is an Investment Policy template. Please note that this is for guidance only and is not mandatory. If the Trustees wish instead to use an alternative Investment Policy, please tick the box and attach a copy of the Trust's existing Investment Policy</p> <p>Statement dated (dd/mm/yyyy):</p> <p>Please note that any Investment Policy Statement so provided by the Trustees will not become binding on IW&I until IW&I has given its written acceptance of the Investment Policy Statement to the Trustees without qualification or amendment.</p> <p>The Trustees have drawn up this Investment Policy Statement to comply with the requirements of the Trustee Act 2000. It has been prepared by the Trustees to provide guidance to the Investment Manager when exercising the asset management functions that have been delegated to them by the Trustees. This statement will remain in force until any changes are notified by the Trustees. IW&I will manage the portfolio in accordance with the agreed Investment Policy Statement.</p>	

Nature of the trust

3.6	Discretionary or accumulation and maintenance	<input type="checkbox"/>	1. Date of the next 10 year charge
3.7	Interest in possession	<input type="checkbox"/>	2. Date of the next 10 year charge
3.8	Charitable	<input type="checkbox"/>	3. Registered charity number
3.9	Other (please state)	<input type="checkbox"/>	4. Other (please state)
3.10	Country of establishment of the trust	5. Country of establishment	
3.11	Official name of the trust	Official name of the trust	
3.12	Legal Entity Identifier (LEI)*/ LEI expiry date	Legal Entity Identifier (LEI)*	
		LEI expiry date (dd/mm/yyyy)	

* If the entity does not currently have a Legal Entity Identifier (LEI), instructions on how to apply may be found at <http://www.lseg.com/LEI>

Section: 3 (continued)

Trust only details

Details of settlor

3.13	Full name of settlor/date of birth	Full name of settlor	Date of birth (dd/mm/yyyy)	
		<input type="text"/>	<input type="text"/>	
3.14	Date of settlement/date of death of settlor	Date of settlement (if applicable) (dd/mm/yyyy)	Date of death of settlor (if applicable) (dd/mm/yyyy)	
		<input type="text"/>	<input type="text"/>	
3.15	Residential address of settlor (if applicable)	Residential address of settlor/postcode		
		<input type="text"/>		
3.16	Nationality/country of birth/ country of residence	Nationality	Country of birth	Country of residence
		<input type="text"/>	<input type="text"/>	<input type="text"/>
3.17	Trust created under the provision of a will?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
		Occupation (if applicable)	Previous occupation (if retired or occupation has changed within the last three years)	
		<input type="text"/>	<input type="text"/>	

Trustees

We shall assume that all of the Trustees are ordinarily resident in the UK for tax purposes. If this is not the case, please provide details in the Additional Information pages at the end of this document.

3.18	Trustee 1 full name/date of birth	Trustee 1 full name	Date of birth (dd/mm/yyyy)	
		<input type="text"/>	<input type="text"/>	
3.19	Residential address	Residential address/postcode		
		<input type="text"/>		
3.20	Email	Email		
		<input type="text"/>		
3.21	Telephone number(s)	Mobile	Telephone	
		<input type="text"/>	<input type="text"/>	
3.22	Nationality/country of birth/ country of residence	Nationality	Country of birth	Country of residence
		<input type="text"/>	<input type="text"/>	<input type="text"/>
3.23	Trustee 2 full name/date of birth	Trustee 2 full name	Date of birth (dd/mm/yyyy)	
		<input type="text"/>	<input type="text"/>	
3.24	Residential address	Residential address/postcode		
		<input type="text"/>		
3.25	Email	Email		
		<input type="text"/>		
3.26	Telephone number(s)	Mobile	Telephone	
		<input type="text"/>	<input type="text"/>	
3.27	Nationality/country of birth/ country of residence	Nationality	Country of birth	Country of residence
		<input type="text"/>	<input type="text"/>	<input type="text"/>

Continued overleaf.

Section: 3 (continued)

Trust only details

3.28 Trustee 3 full name/date of birth	Trustee 3 full name	Date of birth (dd/mm/yyyy)
	<input type="text"/>	<input type="text"/>
3.29 Residential address	Residential address/postcode	
	<input type="text"/>	
3.30 Email	Email	
	<input type="text"/>	
3.31 Telephone number(s)	Mobile	Telephone
	<input type="text"/>	<input type="text"/>
3.32 Nationality/country of birth/ country of residence	Nationality	Country of birth
	<input type="text"/>	<input type="text"/>
		Country of residence
	<input type="text"/>	<input type="text"/>
3.33 Trustee 4 full name/date of birth	Trustee 4 full name	Date of birth (dd/mm/yyyy)
	<input type="text"/>	<input type="text"/>
3.34 Residential address	Residential address/postcode	
	<input type="text"/>	
3.35 Email	Email	
	<input type="text"/>	
3.36 Telephone number(s)	Mobile	Telephone
	<input type="text"/>	<input type="text"/>
3.37 Nationality/country of birth/ country of residence	Nationality	Country of birth
	<input type="text"/>	<input type="text"/>
		Country of residence
	<input type="text"/>	<input type="text"/>

Please provide details of any other Trustees in the Additional Information section at the end of this document.

Beneficiaries

Please list the beneficiaries of the settlement and their interest. National Client Identifier (NCI) information is only required for beneficiaries of a Bare Trust.

3.38 Full name and title	Title & full name	
	<input type="text"/>	
3.39 Nature of beneficial interest	Nature of beneficial interest	
	<input type="text"/>	
3.40 Date of birth/country of residence	Date of birth (dd/mm/yyyy)	Country of residence for tax purposes
	<input type="text"/>	<input type="text"/>
3.41 Address	Address/postcode	
	<input type="text"/>	
3.42 Nationality/dual nationality	Nationality	Dual nationality
	<input type="text"/>	<input type="text"/>
3.43 National client identifier (NCI)/ second national client identifier (NCI)	National client identifier (NCI)*	Second national client identifier (NCI)*
	<input type="text"/>	<input type="text"/>

Section: 3 (continued)

Trust only details

3.44	Full name and title	Title & full name	
3.45	Nature of beneficial interest	Nature of beneficial interest	
3.46	Date of birth/country of residence	Date of birth (dd/mm/yyyy)	Country of residence for tax purposes
3.47	Address	Address/postcode	
3.48	Nationality/dual nationality	Nationality	Dual nationality
3.49	National client identifier (NCI)/ second national client identifier (NCI)	National client identifier (NCI)*	Second national client identifier (NCI)*
3.50	Full name and title	Title & full name	
3.51	Nature of beneficial interest	Nature of beneficial interest	
3.52	Date of birth/country of residence	Date of birth (dd/mm/yyyy)	Country of residence for tax purposes
3.53	Address	Address/postcode	
3.54	Nationality/dual nationality	Nationality	Dual nationality
3.55	National client identifier (NCI)/ second national client identifier (NCI)	National client identifier (NCI)*	Second national client identifier (NCI)*

Section: 3 (continued)

Trust only details

3.56 Full name and title

Title & full name

3.57 Nature of beneficial interest

Nature of beneficial interest

3.58 Date of birth/country of residence

Date of birth (dd/mm/yyyy)

Country of residence for tax purposes

3.59 Address

Address/postcode

3.60 Nationality/dual nationality

Nationality

Dual nationality

3.61 National client identifier (NCI)/
second national client identifier (NCI)

National client identifier (NCI)*

Second national client identifier (NCI)*

Please provide details of any other beneficiaries in the section entitled 'Additional information' if necessary.

*A table detailing NCI information required for each country (where applicable) can be found at the end of the Declarations section of this document. If the relevant country is not listed, please provide a valid passport number and expiry date. Should the individual have dual nationality, please complete the NCI details for each nationality. If you do not have the information requested, please contact your Investment Manager.

If there are no named beneficiaries or where there is a class of beneficiary, please provide details below.

Section: 4

Communication with other parties

4.1 Despatch of correspondence
& confirmation of trades

Please indicate below to whom you would like valuations, confirmation of trades, general correspondence and annual reports (tax information) to be sent.

	Me/us	My/our financial adviser firm	Bond provider
Provide valuations to:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Me/us	My/our financial adviser firm	Bond provider
Provide confirmation of trades to:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Me/us	My/our financial adviser firm	Bond provider
Provide general correspondence to:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Me/us	My/our financial adviser firm	Bond provider
Provide Annual Report to:	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If you would prefer we can undertake all communication via your Financial Adviser firm* (please tick)	<input type="checkbox"/>		

* If you request valuations (including any digital valuations), annual reports, loss notifications and/or all communications to be sent to your Financial Adviser firm only, your Financial Adviser firm will be responsible for forwarding all of these communications to you in a timely manner. If no boxes are ticked, we shall forward the documents to you.

Section: 4 (continued)

4.2 Investec online

Communication with other parties

The Investec Online service will provide you with secure access to real time holdings, asset allocation, quarterly valuations and many additional features.
To use this service, please provide a memorable six letter word that will be used for security purposes.

Bond holder 1

Bond holder 2

For Trusts only

Primary contact

Trustee 1

Trustee 2

Trustee 3

Trustee 4

Please provide memorable words of any other Trustees in the Additional Information section at the end of this document.

By using the Investec Online service you will have access to your valuations and annual reports online and you will be notified by email when they are available to view. **We will not send you paper copies of your valuation or annual report by post.**

However, if you would prefer to receive paper copies of your valuations or annual reports by post please tick the relevant box.

Valuations

Annual report

- Please Note:**
- Each applicant must have their own email address and preferably mobile telephone number.
 - Kindly ensure that you have provided both the email address and mobile telephone number within Section 1 and 2 of this form.
 - We will send you an email outlining how to log in for the first time. You will be required to have the six letter memorable word above to hand.
 - Please refer to our full Terms and Conditions document for details of the terms and conditions applicable for Investec Online.

4.3 Information to other persons

If you wish us to give information to other persons in respect of the operation of your account (e.g. Solicitor, Accountant, etc.), please list them below.

If after the date of this Client Agreement your wishes change, please notify us in writing in accordance with Section 42 of the Terms and Conditions.

Please send copy information to the following parties:

Correspondence

Statements

Contract Notes

Valuations

Accountants Pack

Name

Address/postcode

Correspondence

Statements

Contract Notes

Valuations

Accountants Pack

Name

Address/postcode

Section: 5

Details of the service

5.1 Service

The account will be operated on a discretionary basis as described in section 5 of our Terms and Conditions.

☐ For discretionary clients, we do not normally send out contract notes. The information of each trade will be included in your valuation. If you wish to receive contract notes at the time of dealing, please tick this box.

5.2 Current investments

Please provide details on the Additional Information Section at the end of this document, or a separate schedule, of any relevant investments held. Where possible include dates and costs of acquisition.

Schedule of Investments attached:

Yes ☐ No ☐

5.3 Valuations

A valuation of your portfolio will be produced on the

Day Month

(not later than three months from the commencement date of the Agreement) and thereafter at quarterly intervals.

Section: 6

Mandates

6.1 Level of portfolio risk

Which of the following statements most closely matches your attitude to portfolio risk?

Please read our Managing your Investments document for information on our risk classifications.

Low ☐ Low/medium ☐ Medium ☐ Medium/high ☐ High ☐

6.2 Investment objectives

To enable us to understand and assist in meeting your requirements, please tick one of the following objectives.

To achieve a **balanced return** from **income** and **capital growth**

☐

To **maximise capital growth**

☐

To **maximise income**

☐

6.3 Defined mandate

If you wish us to adopt an alternative investment mandate that either excludes or only includes asset classes please provide details below

We will agree with you an appropriate benchmark that is relevant to your defined mandate.

6.4 Investment instructions or restrictions

Please indicate in the box below whether there are any investment instructions or restrictions. If no restriction(s) is/are specified, we may recommend to you any investment or that you enter into a transaction on any market referred to in Section 6 of our Terms and Conditions which we believe to be suitable for you.

Either:

Investment instructions or restrictions

☐

or

There are no investment restrictions

☐

Tick the box and specify in the space below

Tick the box

Section: 6 (continued)

Mandates

6.5 Further or alternative provisions

Please state here if there are further or alternative provisions that you wish us to be aware of. We will attempt to meet these requirements but will inform you if such requests are not relevant in the circumstances or are impractical to provide.

6.6 Time horizon

What is the timeframe for investment?

1-5 years 5-10 years 10 years +
☐ ☐ ☐

Section: 7

Management of the account

7.1 Transfer of cash and other assets

Initial amount for investment

£

Cash transfer

☐

Existing portfolio

☐

Details

Attached To follow

☐☐

Additional sums

£

Approximate date (dd/mm/yyyy)

7.2 Financial background

In order to comply with anti-money laundering regulations, we are required to form a complete understanding of how our clients accumulated their overall wealth and the assets that we are being asked to manage. We are unable to accept funds for investment without this information.

7.3 Origins of wealth

Please describe briefly the principal sources of your overall wealth.

7.4 Your investment

Please indicate how the specific capital sum that you wish Investec Wealth & Investment to manage arose.

7.5 Source of funds

Please indicate where the specific capital sum (cash and assets) that you wish Investec Wealth & Investment to manage will be being transferred from (e.g. personal bank account held at HSBC; portfolio transferred from another investment manager). Please also indicate from which country the funds originate (e.g. UK).

Section: 8

Instructions

8.1 Communication preferences

We would like to use your details to keep in touch by sending information which we believe is relevant and useful to you. This information may include investment news and insights alongside marketing updates and exclusive event invites.

To help further develop and understand the right information and services that we can provide, we may also use your information for internal marketing analytics.

Please confirm how you would like to receive investment news and insights alongside marketing updates and exclusive event invites from IW&I:

(Please tick all that apply)

Email	Post	SMS	Social media messaging
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In order for us to continue to develop and grow our business, we would like your permission to share some of your information with selected third-party partners.

☐ Yes, I am happy for my information to be shared securely with carefully selected marketing partners to help Investec Wealth & Investment better understand the needs and interests of current and future clients through analytics and insight.

For more information on this and how we treat your data securely, please see our Data Protection Notice.

At any time you can change your mind and opt-out or update your communication preferences by contacting: communications@investecwin.co.uk or by contacting your Investment Manager.

8.2 Authority to communicate by fax and email

Please note that given the data security issues surrounding the sending of unencrypted emails, should you, or any nominated person on your behalf communicate with us by fax or email or request that we provide information to you or any nominated person by email the following provisions will apply:

Where you communicate with us by fax or email

You give us authority to receive instructions from you by email and fax in relation to the matters listed below and in relation to any other matters connected with your account and the relationship between us and you.

- 1) This authority shall extend to the matters listed below only or in any way connected with your account and the relationship between us and you:
 - a) the transfer of funds between accounts in your name(s);
 - b) the processing / amendment / cancellation of other information relating to this account.
- 2) Where instructions received by us are given by email, we give no guarantee as to the timeliness or execution of those instructions, including cases, for example, where the addressee at our offices is not available or is away or our email systems are not available. You should not assume that any email has been received by us and/or actioned unless you have received either an email and/or telephone call acknowledging our receipt.

Where you request that we provide information to you by email

- 1) you confirm that you are responsible for the security and access to your email account.
- 2) unless you inform us otherwise we are entitled to assume that the email address given below remains current.

Email address

We shall not normally accept instructions given by email. You should also be aware that email is not a secure medium and therefore any instructions received by us purporting to be from you by email will be actioned but no liability will be accepted for any false instructions or lateness whatsoever. We shall have no obligation to verify the authenticity of any email sent to us and we reserve the right to not action instructions if we believe such instructions could be fraudulent. In such circumstances we will contact you by telephone to verify whether the instructions are genuine.

This authority shall continue in full force and effect until we receive from you, in writing in accordance with the provisions of Section 32 of the Terms and Conditions in a form other than by email or fax, different instructions.

Please note that this instruction does not extend to the transfer of unsold stock out of our nominee company or safe custody, nor to paying money away to third parties.

8.3 Important

1. We can only act as your investment manager if a copy of this Client Agreement is signed and returned to us.
2. You should ensure that you have received our Terms and Conditions and all other documents referred to in Section 1 of this Client Agreement and that you are fully aware of our charges currently in force.
3. You should notify us immediately if any of the information set out in this Client Agreement or that you may provide to us in the future should change.
4. In the case of joint accounts, this Client Agreement will govern any individual ISA accounts that are established by either one of you. We will accept instructions and pass information to either one of you.

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Section: 9

Tax compliance declaration

Section 1:
Entity classification for the purposes
of FATCA and US IGAs

For the purposes of FATCA and the UK Intergovernmental Agreements (IGAs)

If you are NOT a Financial Institution then please complete a separate IW&I FATCA Self Certificate form (available from your IW&I contact).

a) Financial Institution registered with IRS

If you have registered as a FI or as a Sponsored entity please enter your Global Intermediary Identification Number (GIIN). If you are a Sponsored closely held Investment Vehicle please provide the GIIN of your sponsoring FI.

Please confirm whether the GIIN is your own or your sponsors:

Own

Sponsor

☐

☐

Name of sponsor (if applicable)

/

/

/

b) Financial institution not registered with the IRS; please indicate the reason below

i) The entity has applied, or is going to apply, for a GIIN (but has not yet received it)

ii) The entity is an 'exempt Beneficial Owner'

iii) The entity is a "Non-Participating FI"

iv) Other reason (Please specify)

☐

☐

☐

Section 2:
Entity classification for the purposes
of the IGAs between the UK and the
Crown Dependencies / Gibraltar

Please complete this section only if you have indicated the entities residence to be in either one of the Crown Dependencies or Gibraltar.

Reporting financial institution

Active NFFE

Non reporting financial institution

☐

☐

☐

Passive NFFE (please complete a self cert form)

Exempt beneficial owner

☐

☐

Section 3:
Declaration

1. I undertake to advise Investec Wealth & Investment promptly of any change in circumstances which causes the information contained herein to become incorrect or incomplete and to provide Investec Wealth & Investment with an updated declaration within 30 days of such a change in circumstances.
2. I am aware that in certain circumstances Investec Wealth & Investment will be obliged to share this information with UK tax authorities, who may pass it on to other tax authorities.
3. I declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete.

Signed

Date (dd/mm/yyyy)

Print name

Capacity

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Section: 10

To Investec Wealth & Investment

10.1 To be completed by your
Financial Adviser

Declarations

This is our standard client agreement upon which we intend to rely. For your own benefit and protection, you should read this Agreement (a defined term in our Terms and Conditions) carefully before signing. If you do not understand any point, please ask for further information.

Contact name

Name of firm

FCA number

IW&I agency number

Address/postcode

Correspondence address/postcode (if different)

Telephone number

Fax number

Email

10.2 Electronic Reporting

If you use a back office system and require details to be provided for this client please provide details of the provider.

If we are able to support your request we will arrange to provide data. However, we do not offer this service for all back office systems.

10.3 Declarations by the
Financial Adviser

I/We certify that:

I/We confirm that I/we have undertaken a full fact find for the client(s) and assessed suitability of this service in accordance with FCA requirements.

I/We confirm that I/we will notify IW&I of any change in our client(s) circumstances that may affect the management of the portfolio.

This information will be used by us for the purposes of fulfilling our Know Your Customer obligations with regards to the management of your client(s) portfolio. It will not be used for any other purpose.

I/We confirm that the information in Section 1 above was obtained by me/us in relation to the customer.

I/We understand that IW&I will endeavour to verify the identities of the bond holder(s) and any unregulated trustee where applicable. Where IW&I is unable to verify this information, I/we agree to provide IW&I with certified copies of documentation that I/we have obtained in order to verify these details and/or identities and furthermore I/we accept that failure to do so will prevent the commencement of this Agreement.

I/We understand that any remuneration paid to me/us on behalf of my/our client(s) is inclusive of any VAT that may be applicable.

I/We understand that where my/our client has requested that valuations (including any digital valuations), annual reports, loss notifications and/or all communications are sent to me/us that I/we accept the responsibility of forwarding all of these communications to my/our client in a timely manner.

I/We understand that for digital valuations and annual reports that I/we will have to either email the valuation or annual report or print and post these to my/our clients if they do not use Investec Online.

I/We confirm that I/we have been informed verbally or in writing, that the basis of any advice within the service will be 'restricted'. I/We also confirm that I/we have notified the client accordingly.

Signed

Please print name

Date (dd/mm/yyyy)

Section: 10 (continued)

Declarations

10.4 Customer declaration

Please ensure that the Customer Declaration is completed by the Bond holder or if a Trust the Trustees.

I/We authorise you to release information in relation to my/our investments and myself/ourselves to my/our Bond Provider.

I/We authorise you to release information in relation to my/our investments and myself/ourselves to my/our financial adviser firm.

I/We authorise you to accept instructions in relation to my/our investment mandate from ☐ Please Tick my/our financial adviser firm

I/We confirm that I/we give you prior express consent, where in exceptional circumstances you agree to retain a limit order for more than one day, not to publish those limit orders.

I/We confirm that I/we give you prior express consent to deal off-market as detailed in the Order Execution Policy in the Annexes of the Terms and Conditions.

10.5 Adviser agreed remuneration (for this and any additional investment)

I/We understand that any adviser agreed remuneration will be paid by the bond provider and has been fully explained to me by my/our financial adviser.

I/We confirm that I/we agree to the payment of the Vision Investment Portal (VIP) investment advice and due diligence charge to Vision I.F.P. Ltd inclusive of any VAT that may be payable, in respect of due diligence on the discretionary fund management marketplace, and that this has been fully explained to me by my/our financial adviser.

10.6 Vision Investment Portal (VIP) due diligence and investment advice charges

Note: Vision Investment Portal (VIP) is a trading name of Castle Investment Solutions Ltd.

% per annum

10.7 Investec Wealth & Investment charges

The basis of IW&I charge(s) that will be applied across all of the account(s) stated above will be as follows:

Annual Management Charge % plus VAT

Bargain Administration Charge (per transaction)

Signed

Please print name

Capacity in which signing

Date (dd/mm/yyyy)

Signed

Please print name

Capacity in which signing

Date (dd/mm/yyyy)

Signed

Please print name

Capacity in which signing

Date (dd/mm/yyyy)

Signed

Please print name

Capacity in which signing

Date (dd/mm/yyyy)

In the case of joint accounts this Client Agreement must be signed by all parties. The account will be operated on the instruction of one signatory unless specified differently.

Section: 10 (continued)

10.8 Bond provider agreement
(not required when a master
agreement is in place)

For office use only

National client identifiers (NCIs)
In order to combat market abuse, we are required by regulators to report unique codes known as national client identifiers (NCIs) for all individuals associated with a financial transaction. Without these we are unable to execute any financial transactions on your behalf.
Below is the list of NCIs for each nationality. Where No NCI Requirement is listed, please add this wording to the relevant field(s) of this agreement.

Declarations

Signed

Position

Name

Date (dd/mm/yyyy)

Client name

Client code

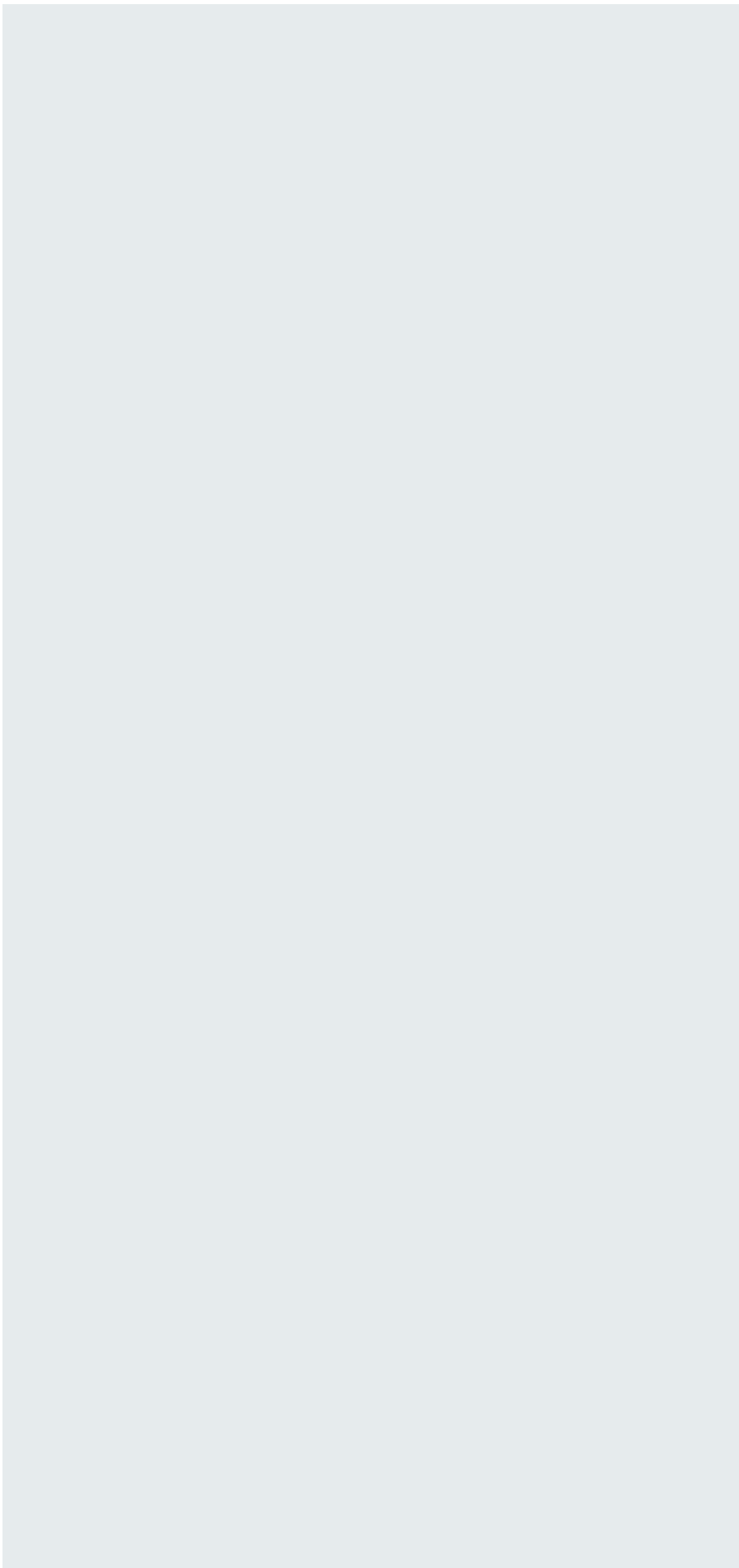
Country name	NCI requirement
United Kingdom	UK national insurance number
Austria	No NCI requirement
Belgium	Belgian national number
Bulgaria	Bulgarian personal number
Croatia	Personal identification number
Cyprus	National passport number
Czech Republic	National identification number
Denmark	Personal identity code
Estonia	Estonian personal identification code
Finland	Personal identity code
France	No NCI requirement
Germany	No NCI requirement
Greece	10 DSS digit investor share
Hungary	No NCI requirement
Iceland	Personal identity code
Ireland	No NCI requirement

Country name	NCI requirement
Italy	Fiscal code
Latvia	Personal code
Liechtenstein	National passport number
Lithuania	Personal code
Luxembourg	No NCI requirement
Malta	National identification number
Netherlands	National passport number
Norway	11 digit personal ID
Poland	National identification number
Portugal	Tax number
Romania	National identification number
Slovakia	Personal number
Slovenia	Personal identification number
Spain	Tax identification number
Sweden	Personal identity number
All other countries	National passport number

Section: 11

11.1 Additional information

Additional information



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investecwin.co.uk

Member firm of the London Stock Exchange.
Authorised and regulated by the Financial Conduct Authority.
Investec Wealth & Investment Limited is registered in England.
Registered No. 2122340. Registered Office: 30 Gresham Street, London, EC2V 7QN.

Account transfer authority

RATHBONES

Incorporating
Investec Wealth &
Investment (UK)

Please accept this document as my/our authority to transfer my/our account detailed below to Investec Wealth & Investment and accept the instructions below with regard to the stocks/cash to be transferred.

Please also supply the following:

Recent valuation (including SEDOLS / ISINs) and stock histories (including book costs).

1.1 Existing investment manager / company details

Contact name

Company name

Email address

Contact number of existing manager

Company address/postcode

1.2 Title and full name

Transferor/Transferee account name at existing manager

Existing account number

1.3 Address

Transferor/Transferee address and postcode

1.4 Transfer instruction

I wish to transfer the whole of my account:

☐

In Cash

(Liquidate Stocks & Shares)

☐

In Specie

(Stocks & Cash)

☐

I wish to transfer **part of my holdings**, as follows / attached (specific holdings to be transferred/sold):

1.5 Signature(s)

Signature 1

Signature 2

1.6 Client name(s)

Please print name

Please print name

1.7 Date(s)

Date (dd/mm/yyyy)

Date (dd/mm/yyyy)

1.8 Signatories capacity

Capacity in which signing
(e.g. Beneficial Owner, Trustee, Director)

Capacity in which signing
(e.g. Beneficial Owner, Trustee, Director)

For office use only Investec Wealth & Investment contact details

Investec investment manager:

Investec reference:

Note to client: You will need to complete a separate transfer form for each existing Manager. Investec Wealth & Investment is not responsible for any CGT liability you may incur from your existing Manager.

Note to broker: To arrange the transfer of the securities please email: BrokerTransfers@investecwin.co.uk



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Registered No. 2122340. Registered Office: 30 Gresham Street, London, EC2V 7QN.

IWI1613 v3 01/24

