

First underlying applicant (continued)

Dual nationality (if applicable)	Were you born in the US or are you, or have you ever been, a US citizen, the holder of a US passport, Green Card or US bank account; or have you ever resided in or owned property in the US? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes please provide details:
UK Tax Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	
UK Tax Identification Number (TIN) (e.g. National Insurance Number)	
Country of Tax Residency (if outside the UK. Do not abbreviate)	
Overseas Tax Reference for Non-UK Nationals	
Please tick if you do not have a Tax Identification Number (TIN) <input type="checkbox"/>	

As defined by the UK Market Abuse Regulation is the first underlying applicant considered a person discharging managerial responsibilities (PDMR)*, or a person closely associated (PCA) with a PDMR? Yes No

If yes please provide details along with the stock symbol/ticker for the company in question:

*Person Discharging Managerial Responsibilities (PDMR): A person discharging managerial responsibilities (PDMR) will typically be privy to potentially price sensitive 'inside' information in relation to the company they work for, which is also typically a public listed company, and are likely to hold senior managerial roles, for example, at Director or Board level. A person closely associated (PCA) with a PDMR is a spouse, family member, business partner or another known association.

Second underlying applicant

Title (Mr/Mrs/Miss/Other)	Surname	
Full forenames	Previous names (if applicable)	
Permanent residential address		
Postcode		
Previous residential address (if resident at current address for less than 12 months)		
Postcode		
Telephone (home)	Telephone (office)	Telephone (mobile)
Email address	Date of birth DD MM YYYY	
Country of birth	Town of birth	
Nationality	Country of permanent residence	
Dual nationality (if applicable)	Were you born in the US or are you, or have you ever been, a US citizen, the holder of a US passport, Green Card or US bank account; or have you ever resided in or owned property in the US? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes please provide details:	
UK Tax Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No		
UK Tax Identification Number (TIN) (e.g. National Insurance Number)		
Country of Tax Residency (if outside the UK. Do not abbreviate)		
Overseas Tax Reference for Non-UK Nationals	Please tick if you do not have a Tax Identification Number (TIN) <input type="checkbox"/>	

Continues on page three

Second underlying applicant (continued)

As defined by the UK Market Abuse Regulation is the second underlying applicant considered a person discharging managerial responsibilities (PDMR)*, or a person closely associated (PCA) with a PDMR?

Yes

No

If yes please provide details along with the stock symbol/ticker for the company in question:

*Person Discharging Managerial Responsibilities (PDMR): For full definition, please see PDMR question on page 2.

C Declaration

Please arrange for the underlying client/s to sign below.

I/We confirm that the Financial Adviser named in section A is authorised to act as my/our Agent on this account.

First underlying applicant

Signature
Name
Date

Second underlying applicant

Signature
Name
Date

D Category of Discretionary Service

Select **one** of the services below which you consider meets your investment requirements. You should complete all sections of this form except where otherwise indicated.

1) Discretionary Bespoke <input type="checkbox"/>	<p>We will manage the investments on a Bespoke Discretionary basis. This means that we will manage the portfolio on your behalf, controlling the day-to-day decisions for you, as the Agent, with expertise and care to achieve the goals you set for the underlying client.</p> <p>Our attention is focused on the underlying client's objectives, taking account of their overall circumstances and appetite for risk, so we can respond to changing events and market shifts as they occur. We will handle all the paperwork and cash management, and provide comprehensive records on a regular basis.</p> <p>As the Agent, you will have nothing to do with the day-to-day monitoring of the portfolio, however, you assume responsibility for the overall 'Suitability' obligations to the underlying client. This includes: agreeing the investment policy with the underlying client; keeping us informed of any material changes to the underlying client's circumstances; and conducting regular suitability reviews. For administrative reasons, Discretionary accounts can only be operated when our Nominee services are used.</p>
2) Discretionary Model <input type="checkbox"/>	<p>The Model Portfolio Service (MPS) is designed to provide customers with a simplified and streamlined investment experience. A part of Walker Crips' suite of investment solutions, it is an alternative to the bespoke investment service. We manage the investments on your behalf, controlling the investment decisions for you with expertise and care to achieve the goals you, as the Agent, set.</p> <p>The MPS is run within defined parameters and asset class ranges, with central controls and oversight being maintained by Walker Crips. However, the MPS differs in that the parameters used are more closely defined than for our bespoke solutions, and all monies are managed under the same investment strategy.</p> <p>We will handle all the paperwork and cash management, and provide comprehensive records on a regular basis. As the Agent, you will have nothing to do with the day-to-day monitoring of the portfolio, however, you assume responsibility for the overall 'Suitability' obligations to the underlying client. This includes: agreeing the investment policy with the underlying client; keeping us informed of any material changes to the underlying client's circumstances; and conducting regular suitability reviews. MPS accounts can only be operated when our Nominee services are used.</p>
3) Gilt Portfolio Service <input type="checkbox"/>	<p>This is a Bespoke Discretionary service, designed for investors seeking a lower risk investment, that mainly comprises Gilts, ranging from those that are longer dated, to some with shorter duration of around two years. The aim of this Gilt service is to provide customers with tax-efficient returns by investing in Gilts with approximately 2-year maturity, trading at large discounts to redemption values. Any profit realised upon redemption is exempt from both capital gains and income tax. Only the Gilt coupon amount is subject to tax.</p>

E Bank Details

Note: We may need a copy of your bank account statement (showing your name and address) to confirm your details.

Bank/Building Society name	<input type="text"/>															
Account name	<input type="text"/>															
Bank address	<input type="text"/>															
	<input type="text"/>										Postcode	<input type="text"/>				
Sort code	<input type="text"/>	<input type="text"/>	–	<input type="text"/>	<input type="text"/>	–	<input type="text"/>	<input type="text"/>	Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

F Support Service Requirements

Note: Please read the Terms of Service and Business, which detail the conditions governing our Managed Deposit and Nominee Services, and the accompanying supplementary charges list.

Managed Deposit Service

Maintaining a Deposit Account is the easiest way to manage funds for buying and selling of securities. Payments will be made into this account, and if there is sufficient cash, purchases will be paid from this account. This reduces the need to send monies back and forth. Any credit balances may attract interest and the current interest rates can be found on our website at:

<https://www.wcgplc.co.uk/source/documents/Managed-deposit-interest-rates.pdf>

For full details, please refer to the Terms of Service and Business.

Do you wish to maintain a Managed Deposit Account with WCIM?

Please note that this is opened automatically if you select to utilise our Nominee Service below.

- Yes, I understand that funds will accumulate in the Managed Deposit Account until I request withdrawal.
- No, I would prefer for any funds to be sent to the bank account detailed above and not to accumulate in a Managed Deposit Account.

Payments made from the account will be sent to the bank account detailed in Section H by BACS payment free of charge. Please note that payments other than by BACS will incur a charge. Please refer to our Supplementary Charges list.

Registration

The underlying client's investments will be registered in our Nominee Company, together with a Managed Deposit Account (as above). (Please refer to our supplementary charges list).

Income Payments

When income from your investments is received, how would you like us to deal with it?

I would like the income from the portfolio to:

- Accumulate in the income deposit account with WCIM. **Not available on the Model Portfolio Service.**
- Be paid monthly from the income deposit account with WCIM (subject to the monthly de minimis amount). This excludes ISA accounts.
- Be paid out as soon as possible (subject to the de minimis amount). This excludes ISA accounts.

G Model Portfolio Selection

Please indicate below which risk mandate you have deemed as suitable for your Client and your Client/s has agreed to for the account. If you have selected *Discretionary Model* or *Gilt Portfolio Service* in section D above, please also select a corresponding portfolio from the right hand column.

<p><input type="checkbox"/> Low risk</p> <p>Lower risk portfolios will be weighted towards cash, money market funds, short and medium-dated UK government and supranational debt, investment grade sterling corporate bonds and related bond funds. They may also contain reasonable allocations to alternative investments and property funds, plus limited exposure to equities with large market capitalisations. Collective funds will normally be used to provide equity exposure.</p> <p>Portfolios of this nature are likely to be suitable for cautious investors with a time horizon of more than two to three years, who are more concerned with capital preservation than maximising potential investment returns. Such investors should also be willing to accept the potential for small losses and modest fluctuations in portfolio value in order to produce a return greater than might be available from a bank or building society deposit account.</p>	<p>Select portfolio:</p> <p><input type="checkbox"/> Defensive Income</p> <p><input type="checkbox"/> Gilt Portfolio Service</p>
<p><input type="checkbox"/> Low/Medium Risk</p> <p>Low-Medium risk portfolios may feature cash or money market instruments but there is likely to be a greater weighting towards sterling-denominated corporate and government bonds, plus some exposure to global bonds and higher-yielding issues. Absolute return funds and infrastructure investments are also likely to feature alongside property funds and a broad range of domestic equities, together with limited exposure to large capitalisation international equity markets. Equity exposure may be achieved via funds, or direct investments, although funds will generally be used to provide exposure to international and small or mid-capitalisation companies.</p> <p>Portfolios of this nature are likely to be suitable for less cautious investors with a time horizon of more than five years who are seeking capital and income returns greater than inflation. Such investors should be prepared to accept longer-term returns lower than those of equity markets in exchange for trying to minimise but not eliminating potential losses whilst also understanding that the portfolio will be subject to fluctuations in value.</p>	<p>Select portfolio:</p> <p><input type="checkbox"/> Conservative Income</p> <p><input type="checkbox"/> Conservative</p>
<p><input type="checkbox"/> Medium Risk</p> <p>Medium risk portfolios will usually be weighted towards equities with the core exposure to large capitalisation domestic holdings, and may include a smaller weighting to domestic mid-cap and small-cap equities alongside international large-cap and mid-cap equities. Equity exposure is likely to be primarily achieved by way of direct investments, although investments in foreign and smaller-cap companies will typically be accessed via collective schemes. Bond exposure may comprise a range of government and corporate bond sectors across varying maturities, including global and high-yield issues plus emerging market bond funds. The use of riskier alternative and flexible investment strategies (including hedge funds) may be more widespread. Property funds with sector-specific or geographic mandates may also be included.</p> <p>Portfolios of this nature are likely to be suitable for investors with a time horizon of more than five years who are comfortable owning more in the way of higher-risk investments to achieve potentially greater investment returns. Such investors should be prepared to accept and be able to sustain investment losses to attain these returns over the longer term, as the value of the portfolio may fluctuate significantly over time.</p>	<p>Select portfolio:</p> <p><input type="checkbox"/> Moderate Income</p> <p><input type="checkbox"/> Moderate</p> <p><input type="checkbox"/> Ethical Moderate</p>
<p><input type="checkbox"/> Medium/High Risk</p> <p>Medium-High risk portfolios will be predominantly invested in risky investments offering the potential for large gains or losses. Small capitalisation equity exposure may feature more heavily, and the portfolio may be weighted to international equities. Equity exposure is likely to be achieved through direct investments although collectives may still be used to access some markets. The portfolio may invest across the entire spectrum of fixed-interest sectors and bonds holdings may be weighted towards higher-yielding or emerging market issues with greater exposure to currency fluctuations. Hedge fund strategies may feature alongside other alternative strategies, plus property funds with thematic exposure to riskier regions and sectors.</p> <p>Portfolios of this nature are likely to be suitable for investors with a time horizon of at least ten years who are aiming to achieve significant long-term investment returns and who would be comfortable with large and frequent fluctuations in portfolio value. Such investors should be willing and able to withstand significant investment losses over a prolonged period.</p>	<p>Select portfolio:</p> <p><input type="checkbox"/> Balanced Income</p> <p><input type="checkbox"/> Balanced</p>
<p><input type="checkbox"/> High Risk</p> <p>Higher risk portfolios may be composed entirely of riskier investments and may be highly concentrated or contain positions in illiquid and unquoted stocks, or bonds with a very high potential for default. They may be entirely weighted towards international equities from either developed or emerging markets, thereby exposing the portfolio to extreme currency fluctuations. Higher risk strategies can also include derivatives which give rise to much greater risks and may cause investors to lose more than their initial investment. Equity exposure is likely to be predominantly achieved by way of direct or leveraged investments, to achieve higher potential returns.</p> <p>Portfolios of this nature are likely to be suitable for investors with an indefinite time horizon that are aiming to maximise long-term investment returns and would not be concerned with significant fluctuations in value. Such investors should be willing and able to withstand substantial investment losses over a prolonged period.</p>	<p>Select portfolio:</p> <p><input type="checkbox"/> Growth</p> <p><input type="checkbox"/> Global Growth</p> <p><input type="checkbox"/> UK Equity Strategy</p>

* Alternative investments are investment vehicles which may include exposure to commodities, infrastructure and cash-plus targeted return strategies.

H Investment Objectives

Please provide details of your investment objectives.

Investment time horizon

For how long does the underlying client expect to hold the portfolio?

< 1 year 1 - 3 years 3 - 5 years 5 - 10 years 10+ years

Please provide details of the underlying client's investment objectives.

Growth <input type="checkbox"/>	The primary objective is to achieve Capital Growth over the long term. This is usually appropriate for those who have sufficient income from other sources and are consequently willing to accept a lower than average portfolio yield in order to focus on capital appreciation. Investment portfolios with this strategy may be subject to above average volatility.
Balanced <input type="checkbox"/>	The objective is to achieve a Balanced Return between income and capital. This objective is appropriate for those requiring long term generation of both income and capital growth but who are willing to forego some of the dynamics of pure income or growth strategies. Equal consideration will be given to both aspects so the income requirement should not erode the potential to maintain the portfolio's capital value in real terms. The investment decisions will usually have an equity bias, but other asset classes may be included to help meet the income requirement or to help moderate overall portfolio volatility.
Income <input type="checkbox"/>	The primary objective is to generate Income. This is appropriate for those for whom income needs are more important than capital growth. You should understand that this focus on income may, over the longer term, erode the real value of your capital, especially in a high inflation environment.

Please detail below any specific goals the underlying client may have e.g. amount needed to pay for school fees, or target yield for investors seeking income.

Initial Investment Amount or portfolio transfer value
(For individual or joint account)

£

Has the underlying client utilised their individual or joint
Capital Gains (CGT) allowance elsewhere in the current
year?

Yes No

If so, please specify the amount used:

£

Please note any investment restrictions you wish us to consider when advising you **(Discretionary Bespoke Service only)**.

Any investment restriction that is imposed on our management of the portfolio may affect the performance and can only apply to direct investments because of the difficulty and cost of keeping permanently up to date with the underlying holdings in collective investment schemes or other packaged retail investment products.

I Personal Financial Circumstances

We are required under UK financial regulations to obtain information on the applicant's source of wealth and source of funds.

First underlying applicant

Primary source of wealth

- Employment Investment Savings
 Pension Inheritance Family Trust
 Divorce Gift
 Business ownership/sale Property ownership/sale
 Other: _____

Primary source of funds

Select the option that best describes where the funds you will transfer to Walker Crips originate from

- UK bank Transfer from an unregulated firm (UK or overseas)
 UK investment firm Internal transfer from existing Walker Crips account
 Overseas investment firm
 Overseas bank
 Other: _____

Employment status

- Full time employment Part time employment
 Self employed Unemployed
 Homemaker Retired
 Other: _____

Occupation details - Required
(previous details, if retired or unemployed):

Occupation/Job title
Employer's name (if applicable)
Nature of Business
Date of joining current employment DD MM YY

Second underlying applicant

Primary source of wealth

- Employment Investment Savings
 Pension Inheritance Family Trust
 Divorce Gift
 Business ownership/sale Property ownership/sale
 Other: _____

Primary source of funds

Select the option that best describes where the funds you will transfer to Walker Crips originate from

- UK bank Transfer from an unregulated firm (UK or overseas)
 UK investment firm Internal transfer from existing Walker Crips account
 Overseas investment firm
 Overseas bank
 Other: _____

Employment status

- Full time employment Part time employment
 Self employed Unemployed
 Homemaker Retired
 Other: _____

Occupation details - Required
(previous details, if retired or unemployed):

Occupation/Job title
Employer's name (if applicable)
Nature of Business
Date of joining current employment DD MM YY

J Investment Knowledge & Experience

First underlying applicant

How many years of investment experience do you have?

- None Below 3 years Over 3 years

What types of instruments have you previously invested in?
e.g. equities, funds, Contracts for Difference, options, futures...
(please describe below)

How frequently have you dealt in investments?

- Trading (very frequently) More than once a month Less than once a month

Have you received any investment education or hold any investment qualifications?

- Yes (Please describe here) No

Are you a member of any professional bodies?

- Yes (Please describe here) No

Please give details of any previous investment experience which you may consider relevant.

Second underlying applicant

How many years of investment experience do you have?

- None Below 3 years Over 3 years

What types of instruments have you previously invested in?
e.g. equities, funds, Contracts for Difference, options, futures...
(please describe below)

How frequently have you dealt in investments?

- Trading (very frequently) More than once a month Less than once a month

Have you received any investment education or hold any investment qualifications?

- Yes (Please describe here) No

Are you a member of any professional bodies?

- Yes (Please describe here) No

Please give details of any previous investment experience which you may consider relevant.

K Stocks and Shares Individual Savings Account (ISA) *(To be completed by the underlying client)*

Declaration & Authority

I apply for a ISA (comprising stocks and shares) for the tax year /

Please note: ISA applications received near the tax year end may risk not being completed within the current tax year. ISA applications for the new tax year should be submitted after 5 April (i.e. the last day of the current tax year).

You can subscribe in every subsequent tax year without the need to complete another ISA Application Form. If you or your investment manager choose not to subscribe in a particular tax year you will be required to complete a new ISA Application Form for the next year in which you subscribe again.

Income details

Please tick "Yes" if you wish to elect to have income distributed quarterly, where appropriate. Yes
Otherwise income will be accumulated in the ISA by default.

1. I hereby certify that

- a. I am 18 years of age or over. All subscriptions made, and to be made, belong to me.
- b. 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.
- c. 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 The Income Tax (Earnings & Pensions) Act of 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 Walker Crips Investment Management Limited if I cease to be so resident or to perform such duties or to be married to, or in a civil partnership with, a person who performs such duties.

2. Authority

- a. I hereby authorise Walker Crips Investment Management Ltd as ISA Manager, to hold my cash subscription, ISA Investments, interest, dividends and any other rights or proceeds in respect of these investments and any other cash,
- b. To make on my behalf any claims to relief from tax in respect of ISA Investments, and
- c. On my written request, to transfer or pay to me, as the case may be, ISA Investments, interest, dividends, rights or other proceeds in respect of such investments or any cash.

3. I Declare

- a. That the information above is true and correct to the best of my knowledge and belief, and
- b. Agree to advise Walker Crips Investment Management Ltd without delay of any change in my circumstances affecting any of the information on this declaration and authority.
- c. I have not subscribed, and will not subscribe, to another Stocks and Shares ISA in the same year that I subscribe to this Stocks and Shares ISA.
- 4. I understand that this ISA is subject to WCIM Terms of Service and Business. I confirm that I have read, understood and accept WCIM's Terms of Service & Business (www.wcgpplc.co.uk/businessTC) and consent to the Order Execution Policy incorporated therein, taking note in particular the policies relating to Off Market Venues and Limit Orders.
- 5. This ISA application has been completed by you in accordance with the ISA regulations which require direct confirmation by the ISA subscriber that they wish to open an ISA.

Signature

Client's full name

Date

WCIM A/C NO

WCIM Account Executive

L Who May Have Information About The Investment Portfolio

If the Underlying Client would like other parties, such as a Solicitor or an Accountant, to receive information about the account, please provide us with their contact details. These parties will not be able to enter into transactions or instruct the withdrawal of funds.

Attention of
Company
Address
Postcode
Email address

Please provide the following information to the party noted above:

- Trade Confirmations Valuations Tax Pack On-line access

M Documentary Disclosures

Please be advised that before we are able to open a new investment account, we have to ask you, as the Agent, for certain documents in order to comply with the UK Anti-Money Laundering Regulations (AML).

1. I/We confirm that all details on this application have been obtained by myself/ourselves and are correct to the best of my knowledge.
2. I/We have completed the '*Agent as Client Agreement and Terms of Business for Financial Advisers*' and can confirm that documentary evidence for all parties relevant to this application meets or exceeds the standards set out in the JMLSG guidance.
3. I/We have seen all original documents and those requiring a signature have been signed and we have provided Walker Crips with the an ID&V Certificate (or equivalent) as confirmation of this.
4. I/We acknowledge that Walker Crips will rely upon this confirmation for the purposes of UK Money Laundering Regulations.

First Authorised Signature (Agent)

Signature
Name
Date

Second Authorised Signature (Agent) if appropriate

Signature
Name
Date

N Declaration

This Application Form together with the Agent as Client Terms of Business, our Terms of Service and Business for Retail and Professional Clients and the Recommended Standard Tariff set out the basis of your relationship as an Agent company with Walker Crips Investment Management Limited. We intend to rely on these documents and for your own benefit and protection you should read them carefully before signing this form. If you do not understand any item therein, please ask for further details. If you require a printed copy of our Terms of Service and Business for Retail and Professional Clients, please contact client.services@wcgplc.co.uk or 020 3100 8662, they can also be found on www.wcgplc.co.uk/business.

By signing this Application Form:

1. I/We confirm that I/we have the full signed and written express authority of the Underlying Client/s to give you instructions of any nature on their behalf covered by this Agreement
2. I/We confirm that I/we have read and accept Walker Crips Investment Management Limited's (WCIM) Agent as Client Terms of Business, your Terms of Service and Business, and consent on behalf of the Underlying Client/s to your Order Execution Policy incorporated therein, taking note in particular the policies relating to Off Market Venues and Limit Orders.
3. I/We confirm that the Underlying Client/s remain/s a Client/s of mine/ours as the Agent company and not that of Walker Crips Investment Management Limited. Any advice provided to the Underlying Client/s shall be the responsibility of the Agent Company and not that of Walker Crips Investment Management Limited.
4. Services provided by Walker Crips Investment Management are provided to the Agent Company on the basis of the information the Agent Company has supplied to Walker Crips Investment Management. Walker Crips Investment Management does not accept liability for any failure of the Agent company to provide accurate or full information which may affect the management of the portfolio.
5. I/We confirm that the information provided in this form is correct and complete to the best of my/our knowledge and I/we will notify Walker Crips Investment Management promptly of any changes.
6. I/We have obtained information from the Underlying Client in relation to their investment knowledge and experience and confirm that the Underlying Client/s has/have the necessary experience and knowledge in order to understand the risks involved with investments.
7. I/We have obtained information from the Underlying Client in relation to their financial situation including the source and extent of their regular income, assets (including liquid assets), investments, real property and their liabilities and regular financial commitments. I/We confirm that the Underlying Client/s has/have the capacity to bear investment risks arising from the portfolio, including the potential for significant losses.
8. I/We confirm that I/we take full responsibility for my/our assessment of the appropriateness of an Execution Only Service, the underlying investments and transactions and Walker Crips Investment Management's services for the Underlying Client/s.
9. I/We confirm that I/we will provide to Walker Crips Investment Management proof of the Underlying Client/s awareness and acceptance of any one off payment and/or ongoing payment to me/us deducted from the Underlying Client's/s' account.
10. I/We consent to receiving contracts, statements and other documents from WCIM in electronic format, instead of paper format.

Please tick if you agree. Yes No (Please ensure that you provide an e-mail address on Page 1).

I/We require online access Yes No

11. I/We confirm that I/We wish the quarterly valuation pack to be sent direct to the Underlying Client/s at the address of the first applicant shown in section B. Yes No
I/We require online access for my/our Client/s Yes No (I/We have provided an email address for the Underlying Client/s).
12. I/We confirm that Walker Crips Investment Management may provide documentation such as the quarterly valuation pack and information via online access to the Underlying Client/s, nevertheless I understand and accept that Walker Crips Investment Management will not communicate directly with the Underlying Client/s at any time and that all enquiries from the Underlying Client/s should be directed to me/us for onward transmission to Walker Crips Investment Management if necessary.

First Authorised Signature (Agent)

Second Authorised Signature (Agent) if appropriate

Signature	Signature
Name	Name
Date	Date

