

# Advisory Dealing, Advisory Managed, Discretionary Services Private Individual Application Form

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Please complete this form using **BLOCK CAPITALS** and return to  
**Walker Crips Investment Management, Old Change House, 128 Queen Victoria Street, London EC4V 4BJ.**

## **A** Personal details

### First applicant

Title (Mr/Mrs/Miss/Other)		Surname	
Full forenames			
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	D D M M Y Y Y Y	
Country of birth	Town of birth		
Nationality	Country of permanent residence		
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)	Tax Identification Number (TIN) (if outside the UK)		
Additional Country of Tax Residency (if applicable)	Additional Tax Identification Number (if applicable)		
Please tick if you do not have a Tax Identification Number (TIN) <input type="checkbox"/>	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		

### Joint applicant

Title (Mr/Mrs/Miss/Other)		Surname	
Full forenames			
Permanent residential address			
Postcode			
Previous residential address (if resident at current address for less than 12 months)			
Postcode			

Continues on page two

**Joint applicant (continued)**

Telephone (home)	Telephone (office)	Telephone (mobile)
Email address	Date of birth    D D   M M   Y Y Y Y	
Country of birth	Town of birth	
Nationality	Country of permanent residence	
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)	Tax Identification Number (TIN) (if outside the UK)	
Additional Country of Tax Residency (if applicable)	Additional Tax Identification Number (if applicable)	
Please tick if you do not have a Tax Identification Number (TIN) <input type="checkbox"/>	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	

**Children/Dependants**

Name	Name
Relationship	Relationship
Date of birth    D D   M M   Y Y Y Y	Date of birth    D D   M M   Y Y Y Y
Financially dependant? <input type="checkbox"/> Yes <input type="checkbox"/> No	Financially dependant? <input type="checkbox"/> Yes <input type="checkbox"/> No

Name	Name
Relationship	Relationship
Date of birth    D D   M M   Y Y Y Y	Date of birth    D D   M M   Y Y Y Y
Financially dependant? <input type="checkbox"/> Yes <input type="checkbox"/> No	Financially dependant? <input type="checkbox"/> Yes <input type="checkbox"/> No

Name	Name
Relationship	Relationship
Date of birth    D D   M M   Y Y Y Y	Date of birth    D D   M M   Y Y Y Y
Financially dependant? <input type="checkbox"/> Yes <input type="checkbox"/> No	Financially dependant? <input type="checkbox"/> Yes <input type="checkbox"/> No

**Account title**

Account Title	(The name in which contract notes should be issued, if different from the above name/s)
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## B Account Classification

Note: For full details, please refer to the Terms of Service and Business and the FCA Handbook on “COB: Client Categorisation”, which can be found on the FCA website.

Please select **one** of the Client categories below.

<input type="checkbox"/> <b>Retail</b>  I/we confirm that I/we wish to be classified as a Retail client.	Retail clients are offered a higher level of protection by the FCA and are entitled to have complaints handled by the Financial Ombudsman Service. You will lose these protections if you elect to be classified as a non-Retail client.
<input type="checkbox"/> <b>Elective Professional</b>  I/we confirm that I/we have expertise, experience and knowledge in investments and can make investment decisions.	In order to qualify as an elective Professional at least two of the following criteria must be satisfied. Please tick which of the below criteria apply to you. <ul style="list-style-type: none"> <li><input type="checkbox"/> a carried out transactions of significant size on the relevant market at a frequency of at least ten per quarter;</li> <li><input type="checkbox"/> b a financial investment portfolio made up of cash deposits and/or financial instruments exceeding €500,000;</li> <li><input type="checkbox"/> c worked in the financial sector for at least one year in a professional position.</li> </ul> If you qualify to be an elective Professional, we will send you an Elective Professional Agreement for you to sign and return.

## C Category of 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.

<b>1) Advisory Dealing</b> <input type="checkbox"/>	We will provide you with an Advisory Dealing service. This means we will provide you with recommendations on individual investments as and when you wish to receive that advice, but we will not actively monitor your portfolio. We will consider only the suitability of the investment in the light of your objectives and requirements at the time of giving the advice. We do not take into account the suitability of your portfolio as a whole, nor manage your overall risk exposure, the responsibility for which remains with you.
<b>2) Advisory Managed</b> <input type="checkbox"/>	We will manage your investments on an Advisory Managed basis. This means that we will manage your investments based upon a detailed understanding of your investment objectives, appetite for risk and overall financial circumstances. However you are consulted prior to any changes being made and your approval is final. You retain ultimate control, but know that your investments are being expertly monitored.
<b>3) Discretionary</b> <input type="checkbox"/>	We will manage your investments on a Discretionary basis. This means that we will manage your portfolio on your behalf, controlling the day-to-day decisions for you with expertise and care to achieve the goals you set us. Our attention is focused on your objectives, taking account of your overall circumstances and appetite for risk, so we can respond to changing events and market shifts as they occur, leaving you to concentrate on your other priorities. We will handle all the paperwork and cash management, and provide you with comprehensive records on a regular basis. You will have nothing to do apart from agreeing your investment policy with us from time to time, and keeping us informed of any material changes to your circumstances. For administrative reasons, Discretionary Accounts can only be operated when our Nominee Services are used. Therefore, the Nominee Services “box” in section J must be selected.

Our investment management and advisory services are restricted in that they relate solely to your investments rather than your wider financial situation, such as pension planning, mortgage and insurance arrangements. However, we can refer you to an Independent Financial Adviser should you wish to receive such advice.

## D Personal Financial Circumstances

Note: Relevant personal financial information is required from private individuals. The information you provide will have a bearing upon any advice you receive. Walker Crips Investment Management Limited (WCIM) reserves the right to decline to provide an investment service which, on the basis of the information provided, WCIM considers to be inappropriate for you.

### First applicant

#### Primary source of wealth

- Employment     Investment     Savings  
 Pension     Inheritance     Family Trust  
 Business ownership/sale     Property ownership/sale  
 Other: \_\_\_\_\_

#### Employment

- Full time employment     Homemaker  
 Part time employment     Unemployed  
 Self employed: \_\_\_\_\_  
(details)  
 Retired: \_\_\_\_\_  
(previous occupation if retired)  
 Other: \_\_\_\_\_

### Joint applicant

#### Primary source of wealth

- Employment     Investment     Savings  
 Pension     Inheritance     Family Trust  
 Business ownership/sale     Property ownership/sale  
 Other: \_\_\_\_\_

#### Employment

- Full time employment     Homemaker  
 Part time employment     Unemployed  
 Self employed: \_\_\_\_\_  
(details)  
 Retired: \_\_\_\_\_  
(previous occupation if retired)  
 Other: \_\_\_\_\_

Occupation
Employer's name
Nature of Business
Date of joining current employment    DD    MM    YYYY

Occupation
Employer's name
Nature of Business
Date of joining current employment    DD    MM    YYYY

### Gross income details

	First applicant	Joint applicant	Total
Earned income:	£	£	£
Savings income (taxable):	£	£	£
Investment income (taxable):	£	£	£
Non-taxable income (ISAs etc):	£	£	£
Rental income:	£	£	£
Pension income (state):	£	£	£
Pension income (private):	£	£	£
Other income:	£	£	£
<b>Total gross annual income:</b>	<b>£</b>	<b>£</b>	<b>£</b>

- My Income is subject to UK Tax  
 basic rate     higher rate     non-tax payer

- My Income is subject to UK Tax  
 basic rate     higher rate     non-tax payer

Do you expect any changes to either your income or the source of your income in the near term (12 months)? Please detail these for us.

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Do you expect any changes to either your income or the source of your income in the near term (12 months)? Please detail these for us.

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**Expenditure**

(please give details and value)

<b>Regular commitments</b>	First applicant	Joint applicant	Total
Essential expenditure:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Non-essential expenditure:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Total:</b>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

**Assets**

(please give details and value)

	First applicant	Joint applicant	Total
Main Residence:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Liquid Assets/Investments</b>			
Cash Deposits (inc. cash ISAs):	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
National Savings Investments:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Pension:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other Investments	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Total:</b>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Illiquid Assets</b>			
Other property:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Business interests:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other significant assets:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Total:</b>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Grand total:</b>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

**Liabilities**

(please give details and value)

	First applicant	Joint applicant	Total
Mortgage/s:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other loans:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Credit cards:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Total:</b>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Please detail below any other information, including restrictions, regarding your financial position which you may consider relevant:

## E Investment Knowledge & Experience

Note: We are required to have an understanding of the extent of clients' knowledge and experience over investment matters before we give advice or act under discretion. The amount of information you provide will have a bearing upon any advice you receive. WCIM reserves the right to decline to provide an investment service which, on the basis of the information provided, We consider to be unsuitable for you.

### First applicant

How many years of investment experience do you have?

- None       Below 5 years       Over 5 years

What types of instruments have you previously invested in?  
eg. equities funds CFD, 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

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Are you a member of any professional bodies?

- Yes (Please describe here)       No

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

### Joint applicant

How many years of investment experience do you have?

- None       Below 5 years       Over 5 years

What types of instruments have you previously invested in?  
eg. equities funds CFD, 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

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Are you a member of any professional bodies?

- Yes (Please describe here)       No

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

## F Advisory Dealing Investment Intentions

Please complete section F if you require an advisory dealing service. For those seeking a discretionary or advisory managed service, please skip to section G.

### Frequency of trading (approximate)

- trading (very frequent)       more than once a month       less than once a month

### Expected trade size

- Below £10,000       £10,001 - £50,000       Over £50,000

## **G** Investment Objectives

Please provide details of your investment objectives.

### Investment time horizon

For how long do you expect to hold your portfolio?

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

Please select one of the below investment objectives

<b>Growth</b> <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.
<b>Balanced</b> <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.
<b>Income</b> <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 you may have e.g. amount needed to pay for school fees, or target yield for investors seeking income.

Initial Investment Amount (For individual or joint account)

£

Have you utilised your 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.

Any investment restriction that you may impose on our management of your investment or 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.

## H Risk Profile

### Risk Capacity

It is important that we consider your ability to absorb falls in the value of your investment portfolio; this is known as your risk capacity, or 'capacity for loss'. This is not the same as your instinctive approach to risk, nor is it a measure of how far the portfolio could fall before you become concerned. We need to evaluate the significance of this particular investment, in maintaining either your current or prospective lifestyle. Please review your overall financial position against your anticipated needs by answering the questions below:

1. Do you have multiple objectives e.g. is part of the income or capital required to meet other financial goals, or cover a future liability?

Yes  No If **Yes**, please provide details below:

2. What level of income do you need this investment to produce, if any?

£   Yearly  Monthly

3. Have you made adequate arrangements for retirement?

Yes  No If **Yes**, please provide details below:

4. Do you expect the portfolio to generate a specific level of income for your retirement?

Yes  No If **Yes**, please provide details below:

5. Do you anticipate needing to withdraw capital from the portfolio at any stage, irrespective of the value of the portfolio at the time?

Yes  No If **Yes**, please provide details below:

6. Do others rely on the portfolio for their financial well-being?

Yes  No If **Yes**, please provide details below:

7. Is your financial position likely to change in the future?

Yes  No If **Yes**, please provide details below:

8. Have you considered the impact of your age and health on your investment time horizon?

Yes  No If **Yes**, please provide details below:

9. Will the portfolio ultimately form part of your estate?

Yes  No If so, has it been earmarked to cover a particular legacy or gift to charity? Please detail below:

10. Please comment on any other considerations that we should take into account which might impact your risk capacity:

What percentage of your individual or joint total wealth, not including your main residence, does this investment represent?

 %

Once you have reflected on your situation please indicate below how important this investment is to your overall financial situation.

- This investment is my main source of wealth and is used to meet my key financial requirements
- My other assets only enable me to meet some of my key financial requirements
- I have other assets that are sufficient to meet my key financial requirements
- I have other assets which cover my key financial requirements and most of my broader financial needs
- I am not at all reliant upon this investment to meet any of my anticipated financial requirements



**Please note: This page is for MANAGED services only (discretionary and advisory managed) and NOT for the advisory dealing service.**

## Managed Portfolio Risk

### Low risk

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.

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.

### Low/Medium Risk

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.

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.

### Medium Risk

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.

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.

### Medium/High Risk

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.

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.

### High Risk

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.

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 also be willing and able to withstand substantial investment losses over a prolonged period.

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

# I Risk Questionnaire

Please answer all eighteen questions. Indicate by ticking the shaded boxes which best reflect your situation, objectives or views when considering **this investment with Walker Crips**. All investment involves an element of risk to capital and/or income and there may be periods where short term returns differ from your long term objectives.

## 1. My/Our experience of investments is

Negligible. I/We have not invested other than using a bank account.	Limited. I/We have only invested in very simple investments.	Average. I/We have invested in basic investments such as bonds and equities.	Quite extensive, I/We have invested in a variety of investment instruments.	Extensive. I/We have experience of most investment instruments.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 2. My/Our knowledge of investments is

Minimal. I/ We understand little about investments	Poor. I/We only understand the basics of investments	Average. I/We have a good appreciation of the fundamental elements of investments	Quite good. I/We understand the essentials of many investments	Very good. I/ We understand most investment instruments in detail
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 3. My/Our time horizon for this investment (or the period during which I/we do not expect to need the funds) is

< 1 year	1 - 3 years	3 - 5 years	5 - 10 years	>10 years
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 4. You hold cash outside this portfolio equivalent to how many months of essential/committed expenditure?

0	1 - 3 months	3 - 6 months	6 - 12 months	12 +
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

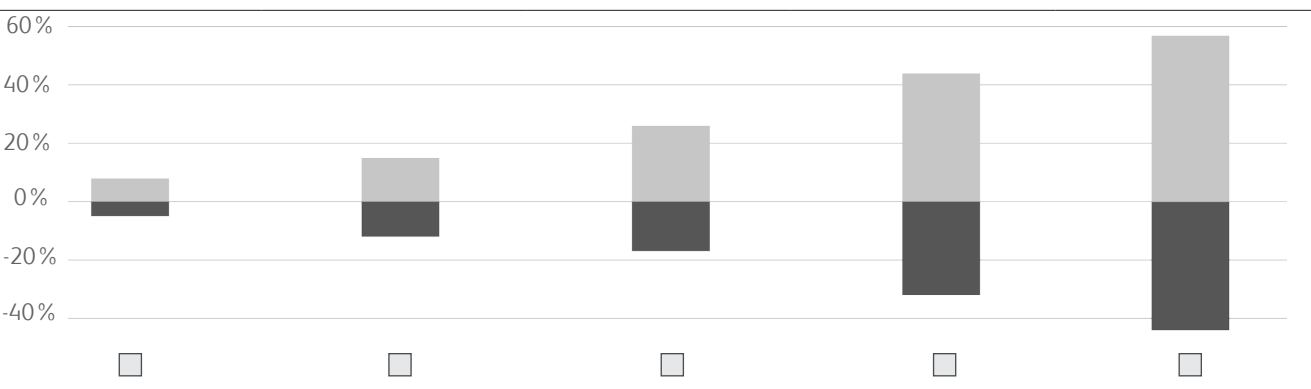
## 5. To what extent will you be relying on income from the portfolio to meet your regular committed or essential expenditure?

All of the portfolio income will be used to help cover my committed expenditure.	I will regularly use a large proportion of the portfolio income to help cover my committed expenditure.	I will regularly use a small proportion of the portfolio to help cover my committed expenditure.	From time to time I may have to use some portfolio income to help cover my committed expenditure.	Portfolio income will not be used to help cover my committed expenditure.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 6. Investment X has the potential to make a lot of money but also has a higher chance of losing money. If you had money to invest, how much would you be willing to put in an investment like this?

None of it.	Less than half of it.	Half of it.	More than half of it.	All of it.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 7. The chart below shows the hypothetical highest one-year gain and highest one-year loss on five different theoretical portfolios. Given the potential gain or loss in any one year, where would you prefer to invest your money?



**We ask that you provide answers to ALL eighteen questions** because they each contribute, on a weighted basis, to the resultant analysis of the risk levels and investment objectives that suit you. Your individual answers within this questionnaire are **NOT** treated literally and they will not be considered as instructions forming part of your investment management, or advisory, mandate. If this differs from the risk levels and investment aims you have selected in previous sections, we will contact you to discuss. In any event we will have a detailed discussion with you to ensure your portfolio meets your risk appetite and investment aims.

8. Assume you had an initial investment portfolio worth £100,000. If, due to market conditions, your portfolio fell to £85,000 within a short period (e.g. a month) what would be your likely course of action?					
Sell all of the investments. You do not intend to take risks.	Sell a portion of your portfolio to cut your losses and reinvest into more secure investment sectors.	Hold the investment initially, but sell a portion of the portfolio if performance worsens.	Hold the investment and sell nothing, expecting performance to improve.	Invest more funds to lower your average investment price.	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<b>Profoundly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Profoundly Disagree</b>
9. Relative to the average person, I/we consider ourselves more comfortable with financial risk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I/We understand why it is necessary to invest in higher risk investments to achieve high potential returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. I/We consider the potential losses from an investment rather than the potential gains	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. I/We are prepared to accept risk to some of my/our liquid capital in order to achieve a good return	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. I/We can absorb the consequences of short term losses in order to achieve long term gains	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. I/We would prefer to deposit my/our money in a bank rather than invest in riskier assets, e.g. equities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. I/We prefer small likely gains or losses rather than large uncertain gains or losses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. I/We prefer my/our capital to be secure albeit that it might deliver lower returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. I/We are seeking to achieve a high level of return and will accept the greater possibility of losses to do this	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. I/We are more concerned about keeping pace with inflation than high returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## J 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 tariff sheet.

### Managed Deposit Service

How would you like us to handle your money?

Do you wish to maintain a Managed Deposit Account with WCIM

- This is opened automatically if the Nominee Service (below) is utilised. It facilitates the convenience of receiving dividends and income into your account.
- 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. Interest will be paid on credit balances. For full details, please refer to the Terms of Service and Business.

**Yes**

Please let us know (by ticking the relevant box below) how you would like to receive payments when you request withdrawals from your Managed Deposit Account in the future.

**No**

Please let us know how you would like to receive any proceeds (by ticking the relevant box below).

**By BACS**

BACS is an electronic transfer of payment directly into your bank account. This eliminates the problems of cheques being lost, delays in the post or postal strikes. We will also send to you, a BACS payment notice so that you know payment has been made to your account.

**By Cheque**

I/We wish to receive payment by cheque

### Registration

How would you like to register your investments? Please select one of the following.

- I/We wish to have my/our investments registered in your Nominee Company, together with a Managed Deposit Account (as above). (Please refer to the schedule of commission and fees).
- I/We wish to have my/our investments registered in my/our name (There is an additional cost for registering securities in your name and dealing in certificates. Please refer to the schedule of commission and fees).

### Income Payments

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

I would like the income from my portfolio to:

- Accumulate in my/our income deposit account with WCIM.
- Be paid to me/us monthly from my/our income deposit account with WCIM (subject to the monthly de minimis amount). This excludes ISA accounts.
- Be paid to me/us as soon as possible (subject to the de minimis amount). This excludes ISA accounts.

### Bank Details

Bank/Building Society name	<input type="text"/>
Account name	<input type="text"/>
Bank address	<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"/> - <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"/> <input type="text"/>

## K Stocks and Shares Individual Savings Account (ISA)

### Subscription

I apply to subscribe £  to a Stocks & Shares ISA Investment for (please complete one choice only):

(a) Tax Year  /  and for each subsequent tax year until I advise Walker Crips  Limited otherwise (i.e. a 'continuous' application)

OR

(b) Tax Year  /  only (i.e. a 'single year' application)

If you select option (a) above, you can subscribe in every subsequent tax year without the need to complete another ISA Application Form. Selecting option (a) does not oblige you, or your investment manager on your behalf, to subscribe in every subsequent tax year. However, 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.

If you select option (b) above, we will require you to complete a new ISA Application Form for any future tax years in which you choose to subscribe.

Please choose one option below:

- I enclose a cheque for the above amount made payable to Walker Crips  Limited. *Note: This must be the applicant's own cheque*
- I will forward the monies for the above amount by BACS. *Note: The ISA account will not be opened until we are in receipt of the funds.*
- Please transfer the above amount from my general investment account.

### Reports and Accounts

- I elect to receive the Reports and Accounts of the companies I have invested in my ISA. I understand that I will be charged £10 per Report and Account forwarded to me.

## L Income details

- I would like my income to be accumulated in my ISA account  I would like to have my income distributed

## Declaration & Authority

### 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.
- I understand that this ISA is subject to  Terms of Service and Business. I have received the  ISA Brochure and scale of charges relating to this ISA ACCOUNT. I confirm that I have read, understood and accept WCSB's Terms of Service & Business ([www.wcgplc.co.uk/businessTC](http://www.wcgplc.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.
- This ISA application form has been signed by you in accordance with the ISA regulations which require direct confirmation by the ISA subscriber that they wish to open an ISA account.

Signature

WCIMA/CNO

Account Executive

## M Declaration and documentary Disclosures

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

### First Applicant

VERIFICATION OF IDENTITY - I enclose a copy of my:	
<input type="checkbox"/>	passport, or
<input type="checkbox"/>	full UK photo driving licence
VERIFICATION OF ADDRESS (dated within the last 3 months)	
<input type="checkbox"/>	bank statement, or
<input type="checkbox"/>	utility bill, or
<input type="checkbox"/>	income tax statement

### Joint Applicant

VERIFICATION OF IDENTITY - I enclose a copy of my:	
<input type="checkbox"/>	passport, or
<input type="checkbox"/>	full UK photo driving licence
VERIFICATION OF ADDRESS (dated within the last 3 months)	
<input type="checkbox"/>	bank statement, or
<input type="checkbox"/>	utility bill, or
<input type="checkbox"/>	income tax statement

**If you are not a resident in the UK we require all documents to be certified by a regulated Financial Institution, Notary or Lawyer. Where required, we reserve the right to request additional information and documentation.**

1. I/We confirm that I/we have read and accept WCIM's Terms of Service and Business and tariff sheet and consent to your Order Execution Policy incorporated therein, taking note in particular the policies relating to Off Market Venues and Limit Orders.
2. I/We will advise WCIM of any change in my/our details and circumstances relevant to the services provided to me/us.
3. I/We confirm that the [First / Joint / Both] Applicant/s (please delete as appropriate) is/are authorised to give instructions for this account.
4. I/We consent to receiving marketing information from WCIM. (Please tick if you agree  Yes)
5. I/We consent to receiving contracts and statements from WCIM in electronic format **only**, along with other documents as and when the services become available. (Please ensure that you provide an e-mail address on Page 1). (Please tick if you agree  Yes)
6. I/We confirm that I/we are 18 years of age or over and agree that the information provided is true and correct to the best of my/our knowledge.
7. I am/We are aware that in certain circumstances Walker Crips Investment Management Ltd will be obliged to share this information with UK tax authorities, who may pass it on to other tax authorities.

Signature	Signature
Date	Date

- Note:
- This Application Form and our Terms of Service and Business, which taken together, set out the basis of your relationship with WCIM. We intend to rely on these documents and for your own benefit and protection, you should read the terms carefully before signing this Form. If you do not understand any item therein, please ask for further details.
  - The **Terms of Service and Business** can be found on [www.wcgpplc.co.uk/businesstc](http://www.wcgpplc.co.uk/businesstc). If you require a printed copy of the Terms of Service and Business, please contact [client.services@wcgpplc.co.uk](mailto:client.services@wcgpplc.co.uk) or 020 3100 8662.

For Office Use Only	
Reviewed by AE	Executive Notes
AE Name	
On-boarding approval where required (signature/date)	
On-boarding Name	

### Walker Crips Investment Management

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 Walker Crips Investment Management Limited is authorised and regulated by the Financial Conduct Authority and is a member of the London Stock Exchange. Registered in England number 4774117.

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