

## Individual Savings Account (ISA)

Please complete this form using **BLOCK CAPITALS** and **black ink**.

### A Personal Details

Title (Mr/Mrs/Miss/Other)		Surname	
Full forenames			
Permanent residential address			
Postcode			
Telephone		Email address	
Date of birth DD MM YY	Nationality	National Insurance No.	

### B Stock Selection

Stock 1	Stock 2
Stock 3	Remittance £ <small>(Note: This must be the applicant's own cheque)</small>

I elect to receive Reports and Accounts of the companies I have invested in my ISA.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
I elect to have income distributed quarterly, where appropriate. If No, income will be accumulated in the ISA Account.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you an existing Client of WCIM?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you previously taken out an ISA with WCIM?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		Account Number
How did you hear about our ISA?		

### C Declaration & Authority

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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	---	----------------------	----------------------	----------------------	----------------------

#### 1. I hereby certify that

- I am 18 years of age or over. All subscriptions made, and to be made, belong to me.
- 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.
- 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

- 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,
- To make on my behalf any claims to relief from tax in respect of ISA Investments, and
- 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

- That the information above is true and correct to the best of my knowledge and belief, and
- 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.
- 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 the terms and conditions overleaf and agree thereto. I have received the WCIM ISA Brochure and scale of charges relating to this ISA ACCOUNT. I confirm that I have read, understood and accept WCIM's Terms of Service & Business ([www.wcgpplc.co.uk/businessTC](http://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.

Signature
Date

WCIM A/C NO
WCIM Account Executive

# The WCIM Individual Savings Account Customer Agreement and Terms and Conditions

This Agreement is made between: WALKER CRIPS INVESTMENT MANAGEMENT LTD whose registered office address is Old Change House, 128 Queen Victoria Street, London, EC4V 4BJ, hereinafter referred to as WCIM or 'the ISA Manager'. The person named in the application form overleaf hereinafter referred to as 'the Client' or 'the Account holder'. WHEREAS WCIM is authorised and regulated by The Financial Conduct Authority, and a Member of The London Stock Exchange and is governed by the rules and regulations therefore and other authorised Regulatory Investment Exchanges.

## THE PARTIES AGREE THAT

### 1. Definitions

In this Agreement, unless the context otherwise requires:

- 'ISA' means Individual Savings Account.
- 'Investment' means any investment permitted to be made within an ISA under the Inland Revenue Regulations for the time being in force.
- 'FCA' means The Financial Conduct Authority, whose registered office address is 25 The North Colonnade, Canary Wharf, London E14 5HS.
- 'Recognised Investment Exchange' means an investment exchange declared, as such, by a recognition order.
- Expressions defined in the regulations of FCA or the rules and regulations of the Recognised Investment Exchange have the meanings there assigned to them.

### 2. Investment Services

- a. WCIM will accept any order from the Client for the purchase or subsequent re-sale of investments of the type referred to in paragraphs 1-5 of Schedule 1 to The Financial Services Act 1986 where such investments are quoted or listed on The Recognised Investment Exchange, subject to those investments qualifying as a permitted ISA Investment under Inland Revenue Regulations for the time being in force. Certain Fixed Interest Securities, Unit Trust and Investment Trust orders will also be accepted within an ISA. WCIM will make best endeavours to inform the client if the investment does not qualify for an ISA but cannot be held responsible for loss in the event that the security proves not permissible
- b. Unless otherwise requested in writing by the client, WCIM will provide an Execution Only service for the sale and purchase of investments. WCIM cannot therefore be responsible for the performance of the underlying Investments within an Account.

### 3. Execution of Client Orders

- a. WCIM will execute the purchase of the Client's investments at commencement of an ISA only after receipt of the subscription and completion of the appropriate application form. A reasonable time may be expected to verify the contents of documentation, but WCIM will use every endeavour to effect transactions upon the day of receipt of the completed application form. After commencement of an ISA, telephone instructions will be accepted by WCIM. WCIM reserve the right, but will not necessarily record all Client telephone conversations.
- b. WCIM will dispatch to ISA Account Holders Contract Notes providing particulars of the Client's purchase/sale of an Investment within two full trading days of the transaction(s). The Account holder will be expected to draw attention to WCIM of any inaccuracy in his/her instructions within 48 hours of receipt of the Contract Note.
- c. WCIM will execute the Client's order in accordance with WCIM's Order Execution Policy as an Agent of the Client and in accordance with the rules and regulations of The Recognised Investment Exchange and the customs and usages of the Exchange or Market on which the transaction is effected by WCIM. The Client's order may be matched with that of another Client thereby enabling WCIM to act as Agent for both parties.

### 4. Charges

The Account holder acknowledges receipt of a Scale of Charges and Commission Rates which, may be varied by WCIM upon notification in writing. Bi-annual charges relating to dividend collection and holding fees will be levied in April and October each year. Fees for Rights Issues/Call payments/Take-overs/Mergers will be charged as and when they arise. All fees may be paid by remittance or charged to the ISA at the Client's option, subject to sufficient funds remaining in the ISA to offset these.

### 5. Client money

Any monies held by the ISA Manager pending investment or re-investment will be retained in a Bank Account that the ISA Manager may from time to time nominate - this will be restricted to UK Clearing Banks or Building Societies - such monies will be held in an account designated INDIVIDUAL SAVINGS ACCOUNT.

Interest will not be earned by the Account holder until such time as the ISA Manager has available cleared funds. All Account holders' cash funds will be pooled and the ISA Manager may set or vary the interest rate payable to Account holders on uninvested funds without reference to the Account holder. The ISA Manager will make available the interest rate applicable to balances upon request. Account holders should be advised that a request to withdraw deposit interest from a Plan may require WCIM to deduct basic rate of tax and give rise to a higher rate of tax liability.

### 6. Investments

All investments will be held in the name of WB NOMINEES LIMITED and given a designation 'ISAMAX'. Subject to investment being certificated or in Crest, authority is hereby given to the ISA Manager to dematerialise shareholdings, where appropriate, but the ISA Manager undertakes thereafter to be able to reconcile individual Account holders' holdings in particular security with the Block Holding maintained by the ISA Manager in his ISAMAX designated name.

It should be borne in mind that: -

1. individual client entitlements may not be identifiable by separate certificates, other physical documents or title or equivalent electronic record; and
2. in the event of an irreconcilable shortfall after the default of a Custodian, shareholders may share in that shortfall pro rata.

The ISA Manager may consolidate the ISA Account of the client with other accounts taken out by that same customer in previous or future years. Walker Crips Investment Management Ltd accept full responsibility for all liabilities and obligations of its Nominee Company, WB NOMINEES LIMITED.

### 7. ISA Manager's Circulations

The ISA Manager will supply the Client with a Valuation of the Investments twice a year in April and October, together with a Statement showing uninvested funds and monies held on deposit, share purchases and sales, dividends received, interest recovered and any other data relating to the ISA Account.

### 8. Rights issues

The ISA Manager will use every endeavour to notify Account holders concerning Rights Issues and Takeovers/Mergers, but cannot be held responsible for losses arising in the event that the ISA Manager's communication does not reach the Account holder.

### 9. Notice

The arrangements contained in these terms and conditions may be terminated at any time by either party giving notice to the other to that effect. The ISA Manager may deduct charges from the value of a Plan when a transfer to another ISA Manager is requested.

### 10. Obligations

The ISA Manager hereby confirms:

- a. that the Account Investments and uninvested cash shall be in the beneficial ownership of the ISA Account Holder.
- b. If the Account holder so elects, arrangements will be made for he or she to receive a copy of the Annual Report & Accounts issued by every company or other concern in respect of the Shares, Securities or Units (as the case may be) which are his or her Plan Investments, subject to the WCIM tariff.
- c. He/she shall be under an obligation (subject to any provision made by, or under any other enactment) and if the Account holder so elects, to arrange for the Account holder to be able to:
  - i) attend Shareholders', Security Holders' or Unit Holders' meetings
  - ii) vote, and
  - iii) receive in addition to the documents referred to in b) above, any other information issued to Shareholders, Security Holders or Unit Holders.
- d. That upon the request of the ISA Account holder and within such time as shall be agreed, the entire account or part thereof with rights and obligations of the parties as it may be transferred to another ISA Manager. The maximum time limit will not exceed 30 days.
- e. He/she shall notify the Account holder if by reason of any failure to satisfy the provisions of the Inland Revenue Regulations, the ISA has or will become void.
- f. He/she will make claims, conduct appeals and agree on behalf of the Account holder liabilities for and reliefs from tax in respect of the ISA Account.
- g. The Account holder may make withdrawals of subscription money, Investment sale proceeds under the proviso that these are in accordance with the Inland Revenue Regulations. The ISA Plan Manager will use every endeavour to complete the withdrawal within 14 days on receipt of request. Income will be distributed in accordance with our standard terms.

### 11. Death of Planholder

The tax benefits of an Account will cease upon the death of the Investor and the Account Manager will take instructions from the Trustees or Executors of the deceased with respect to disposals of securities or cash withdrawals upon production of a Sealed Grant of Probate.

### 12. Risk

You are reminded that owing to the nature of the investment market, share prices and the income derived from a shareholding can fall as well as rise, that the degree of risk attached to any particular investment may vary and that you may not receive a return of all monies originally invested.

### 13. Questions

Any questions relating to INDIVIDUAL SAVINGS ACCOUNT should be addressed to The ISA Manager, Walker Crips Investment Management Ltd, Old Change House, 128 Queen Victoria Street, London, EC4V 4BJ.

Walker Crips Investment Management Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority. FCA Registration Number: 226344. Member of the Walker Crips Group plc. Registered in England. Registration Number 477117.

Introducer Agent Stamp

**For any questions please contact Walker Crips Investment Management on 020 3100 8800, by email at [isas@wcgplc.co.uk](mailto:isas@wcgplc.co.uk), or by mail to Walker Crips Investment Management, Old Change House, 128 Queen Victoria Street, London EC4V 4BJ.**