

# Junior Individual Savings Account

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

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

## **A** Registered Contact (Parent/Guardian)

Title (Mr/Mrs/Miss/Other)		Surname	
Full forenames			
Applicant's Address			
Postcode			
Telephone (day)	Telephone (evening)	Mobile	
Email address	Date of birth <b>D D M M Y Y Y Y</b>	Country of birth	
Nationality	Country of permanent residence	National Insurance Number	

## **B** Junior Individual Savings Account for (Child)

Title (Master/Miss/Other)		Surname	
Full forenames			
Child's Address (if different from above)			
Postcode			
Date of birth <b>D D M M Y Y Y Y</b>	Child's National Insurance Number (if available)		
Subscription      £	I elect to receive Reports and Accounts <input type="checkbox"/> Yes <input type="checkbox"/> No		

## **C** Declaration & Authority

### 1. I declare that:

- I am 16 years of age or over
- Delete as applicable:** I am the child / I have parental/guardian responsibility for the child
- I do / the child does not have a Child Trust Fund Account
- I will be the registered contact for the JISA
- I am / the child is resident in the UK, or is a UK Crown servant, a dependant of a UK Crown servant, or is married to/in a civil partnership with a UK Crown servant
- I have not subscribed and will not subscribe to another JISA of this type for this child
- I am not aware that this child has another JISA of this type
- I am not aware of other JISA subscriptions that will result in this child exceeding the annual limit
- I will not knowingly make subscriptions to JISAs for this child that will result in the subscription limit being exceeded

### 2. I authorise Walker Crips Investment Management Limited:

- To hold the child's subscriptions, JISA investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and
- To make on the child's behalf any claims to relief from tax in respect of JISA investments

### 3. I declare that:

- the information above is true and correct to the best of my knowledge and belief
- I agree to advise Walker Crips Investment Management Limited without delay of any change in circumstances affecting any of the information on this declaration and authority
- I understand that this JISA is subject to the terms and conditions overleaf, the Recommended Standard Tariff relating to this JISA account, Walker Crips Investment Management Limited Privacy Statement ([wcgplc.co.uk/privacystatements](http://wcgplc.co.uk/privacystatements)) and Walker Crips Investment Management Limited Terms of Service & Business ([wcgplc.co.uk/businessTC](http://wcgplc.co.uk/businessTC)).
- I have been given the opportunity to read the Walker Crips Investment Management Limited Terms of Service and Business and I consent to the Order Execution Policy incorporated therein and in particular to the policies relating to Off Market Venues and Limit Orders.

The documents listed in points c. and d. above are the terms and conditions upon which Walker Crips Investment Management Limited intend to rely. For your own benefit and protection you should read these terms and conditions carefully before signing this agreement. If you do not understand any point please ask for further information.

Signature	Date	WCIM A/C NO
		WCIM Account Executive

# WCIM JUNIOR INDIVIDUAL SAVINGS ACCOUNT - CUSTOMER AGREEMENT AND TERMS AND CONDITIONS

This Agreement should be read in conjunction with the Terms of Service and Business provided to you and the relevant Private Individual Application form and Recommended Standard Tariff document.

This Agreement is made between: Walker Crips Investment Management Limited whose registered office address is Old Change House, 128 Queen Victoria Street, London EC4V 4BJ hereinafter referred to as "WCIM", "JISA Manager" or the "JISA Provider".

## AND

The person named in the application form overleaf herein after referred to as "the Registered Contact" or "the Parent" or "Guardian".

WCIM is authorised and regulated by The Financial Conduct Authority, and is a Member of the London Stock Exchange and is governed by the rules and regulations hereafter:

## THE PARTIES AGREE THAT:

### 1. DEFINITIONS

In this Agreement, unless the context otherwise requires:

"JISA" means a Stocks and Shares Junior Individual Savings Account, as defined and governed by the ISA regulations.

"Registered Contact" means a person who has parental/guardian responsibility for the eligible child and who has completed and signed the JISA Application.

"Subscription year" starts on the date of opening the JISA and ends on the following tax year end date. Future subscription years will follow the tax year, i.e. commence on 6 April and finish on the ensuing 5 April.

"Investment" means any investment permitted to be made within a JISA in accordance with the HMRC JISA Regulations for the time being in force.

"HMRC" means HM Revenue & Customs

"FCA" means The Financial Conduct Authority, whose registered office address is 25, The North Colonnade, Canary Wharf, London, E14 5HS.

"Recognised Investment Exchange" or "RIE" means an investment exchange recognised by the FCA under Part XVIII of the Financial Services and Markets Act 2000.

### 2. INVESTMENT SERVICES

a. Investments purchased within a JISA must qualify as a permitted Investment under HMRC JISA Regulations for the time being in force. Certain Fixed Interest Securities, Unit Trusts and Investment Trust orders will also be accepted within a JISA Account. WCIM will make best endeavours to inform the Registered Contact if an investment does not qualify for a JISA but cannot be held responsible for loss in the event that the security proves not permissible.

b. The Investment Service to be provided will be that set out in the relevant Private Individual Application form signed by the Registered Contact.

c. The JISA Provider may consolidate the JISA Account with other accounts taken out by/ for that same child in previous or future years up to the age of 18.

### 3. EXECUTION OF REGISTERED CONTACT ORDERS

a. WCIM will execute the purchase of the Registered Contact's investments at commencement of a JISA only upon receipt of all relevant documentation being received by them. A reasonable time is required to verify the contents of the Application Form and any other documentation.

After commencement of the JISA, telephone instructions will be accepted by WCIM, who reserve the right to record all Registered Contact's telephone conversations.

b. if applicable WCIM will despatch to the Registered Contact Contract Notes providing particulars of the Child's purchase/sale.

c. WCIM will execute any orders instructed by the Registered Contact as an Agent of the Registered Contact and in accordance with the rules and regulations of the RIE and the customs and usages of the Exchange or Market on which the transaction is effected by WCIM. The Registered Contact's order may be matched with that of another Registered Contact thereby enabling WCIM to act as Agent for both parties.

### 4. CHARGES

The charges are those detailed in the Recommended Standard Tariff document or otherwise detailed to you in writing and which may be varied by WCIM as per the terms set out in the Terms of Service and Business.

### 5. CLIENT MONEY

a. Any monies held by the JISA Provider will be held as detailed in the Terms of Service and Business.

b. The regulations restrict the annual subscription to £9,000 in any subscription year. Once a subscription is made to a JISA, the cash and any investments bought with the cash, are beneficially owned by the child.

c. Interest will not be earned by the JISA holder until such time as the JISA Provider has available cleared funds. All JISA holders' cash funds will be pooled when placed with an Authorised Banking Institution and the JISA Provider may set or vary the interest rate payable to the JISA holders on un-invested funds without reference to the Registered Contact. The JISA Provider will make available the interest rate applicable to balances upon request.

### 6. DELEGATION OF THE PROVIDER'S FUNCTIONS OR RESPONSIBILITIES

Interest will not be earned by the JISA holder until such time as the JISA Provider has available cleared funds. All JISA holders' cash funds will be pooled when placed with an Authorised Banking Institution and the JISA Provider may set or vary the interest rate payable to the JISA holders on un-invested funds without reference to the Registered Contact. The JISA Provider will make available the interest rate applicable to balances upon request.

### 7. OBLIGATIONS

The JISA Provider hereby confirms that:

- a. the JISA investments and uninvested cash shall be in the beneficial ownership of the child.
- b. if the Registered Contact so elects, arrangements will be made for he or she to receive a copy of the Annual Report and Accounts issued by every company or other concern in respect of the Shares, Securities or Units (as the case may be) which are the child's account investments, subject to the WCIM Recommended Standard Tariff.
- c. they shall be under obligation (subject to any provision made by, or under any other enactment) and if the Registered Contact so elects, to arrange for the same 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. upon the request of the Registered Contact or JISA holder and within such time as shall be agreed, the entire account with rights and obligations of the parties may be transferred in accordance with the provider's tariff to another JISA Provider. The maximum time limit will not exceed 30 days.
- e. they will notify the Registered Contact if by reason of any failure to satisfy the provisions of the HMRC Regulations, the JISA will become void.
- f. they will make claims, conduct appeals and agree on behalf of the child liabilities for and relief from tax in respect of the JISA.

### 8. DEATH OF THE CHILD

The tax benefits of a JISA will cease upon the death of the child. Proof of the death of the child must be produced before the JISA Account can be closed. In most cases sight of the original death certificate or the coroners interim document will be sufficient. The Executors of the deceased Estate may instruct the JISA Provider whether the investments are to be encashed or transferred.

### 9. RISK

The value of any investment and the income arising from it is not guaranteed and can fall as well as rise so that you may not get back the amount you originally invested. Past performance is not a reliable indicator of future results. More information about investment risk can be found in the Terms of Service and Business.

### 10. FURTHER INFORMATION

Any questions relating to the JISA should be addressed to, The JISA Manager, Walker Crips Investment Management Limited, Old Change House, 128 Queen Victoria Street, London EC4V 4BJ.

## INTRODUCING AGENT STAMP

### Walker Crips Investment Management

Old Change House, 128 Queen Victoria Street, London EC4V 4BJ | 020 3100 8000 | [client.services@wcgplc.co.uk](mailto:client.services@wcgplc.co.uk) | [walkercrips.co.uk](http://walkercrips.co.uk)

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.