Additional terms of business

These additional terms should be read in conjunction with the Rathbone Investment Management Limited General Terms of Business under which services are provided to you.

1.1 Description of the services

1.1.1 Where we provide Specialist Tax Portfolio Services these will involve the provision of our discretionary investment management services (see Section 2), for clients who specifically wish to benefit from the use of personal tax reliefs available from time to time, such as capital gains tax deferral relief, inheritance tax relief and/or income tax relief and wish their Fund(s) to be managed accordingly.

1.1.2 There are a number of different types of strategy which can be used depending on your personal circumstances and priorities regarding tax relief.

1.1.3 Further details of the Specialist Tax Portfolio Services are contained in a separate document which is available on request and must be obtained prior to selecting any of our Specialist Tax Portfolio Services.

1.1.4 These services are specialist in nature and are usually only available for certain types of investor. Please note the general risk factors set out in Term 1.2 below. Further specific risk factors are set out in the document referred to in Term 1.1.3 above.

1.2 Risk factors

1.2.1 Specialist Tax Portfolio Services are suitable only for well informed investors and should be regarded as higher risk and long-term in nature. Potential investors must seek the advice of a financial adviser authorised under the Financial Services and Markets Act 2000 before applying for these services.

1.2.2 Specialist Tax Portfolio Services may involve investing in shares listed on the AIM or PLUS markets and/or unquoted companies. Such smaller companies generally have a higher risk profile than companies listed on fully quoted exchanges, and investments in them may prove difficult, or even impossible, to realise in a reasonable timescale or at an acceptable price. It may be difficult to obtain reliable information about their value or the extent of the risks to which they are exposed.

1.2.3 The personal tax reliefs used in the Specialist Tax Portfolio Services (and as detailed within the additional documentation for Specialist Tax Portfolio Services) may change from time to time or be withdrawn without notice. The value of such personal tax reliefs will depend upon your personal circumstances and other factors beyond our control.

1.2.4 These services involve special risks relating to their specific features. Further specific risk warnings relevant to these services are contained in a separate document for Specialist Tax Portfolio Services which is available upon request.

1.3 No advice

We do not provide advice in respect of the suitability for you of the selection of our Specialist Tax Portfolio Services.

1.4 Right to withdraw

When you decide to use any of our Specialist Tax Portfolio Services and this is arranged on a face-to-face basis (as opposed to at a distance) we grant you a right to withdraw from the services within seven calendar days from the date we receive your signed application form or, if later, the date you receive details of your withdrawal rights. This is in addition to your cancellation rights in respect of the Agreement.

1.5 Qualifying conditions

1.5.1 In order for you to benefit from certain personal tax reliefs qualifying conditions will typically apply, for example as to the types of investment and the period for which they must be held.

1.5.2 We may also apply certain eligibility conditions to our Specialist Tax Portfolio Services, including for example minimum investment amounts. Further information regarding qualifying conditions is contained in the separate document which relates to our Specialist Tax Portfolio Services, which is available upon request.

Please keep for your records.

Rathbone Investment Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Registered office: Port of Liverpool Building, Pier Head, Liverpool L3 1NW
Registered in England number: 01448919
VAT Registration number: GB 241 6893 49

Rathbones
Look forward