Investment management service

Client application pack — for intermediated business

Your financial adviser has previously captured information about your personal details, financial information and your objectives to provide advice to you for the most appropriate service and investment mandate from Rathbone Investment Management Limited ("Rathbones").

The information you provide in this form will enable us to provide an investment service that is suitable for you and so that we can act in your best interests. For these reasons it is important that we have up-to-date, accurate and complete information about you and your financial situation. We shall ask your financial adviser to update this information on a regular basis or if any of the information you have provided in this form changes at any time.

If you leave any fields blank in sections 3, 4, 5 or 6 we shall assume that the answer is zero.

This form is for use by two individuals intending to be a joint client.

Rathbones will process your personal data as set out in our privacy notice which can be found at rathbones.com/privacy.

Please note that if you wish to use our online services you must provide both your email address and your mobile phone number.

As the manager of this investment mandate it is necessary under regulation to ensure Rathbones has on record the information about you and your circumstances to perform this role.

If there is anything you do not understand, you are missing any of the documents outlined below or you have any questions, please contact your financial adviser.

This client application pack is part of a suite of documents that make up our agreement with you. These documents consist of:

- **Basic information about the protection of your eligible deposits**
- **Conflicts of interest policy**
- **Dealing and best execution policy**
- **European consumer credit information**
- **Our investment strategies**
- **Protecting your personal data**
- **Schedule of charges**
- **Schedule of interest rates**
- **Terms of business**
- **Understanding investment risk and return**

Individual 1 name

Individual 2 name

Completed by (if other than the above and in what capacity)
Name

Capacity

Date

For the attention of

at Rathbones

About your adviser

Have you been advised by the financial adviser firm below when applying for our services and the investment mandate under this agreement?

☐ Yes

Please confirm your financial adviser's details below. As part of the ongoing service we will request updates from your financial adviser to information in section A of this form. It is important to note that we will require your authority in writing or via Rathbones Online, for the following items before changes are made:

- personal identifiers e.g. your name
- contact details e.g. your email address
- your bank details
- your address
- a change or addition of a party with authority over your Portfolio.

By signing this form you understand how your information will be shared and that this does not extend to any wider information required by Rathbones. It will not permit your financial adviser to instruct Rathbones on any other aspect of your Portfolio, its management, or the buying, selling or transfer of securities or cash to or from that Portfolio.

Financial adviser name

Financial adviser firm

Client signature(s)

Date

Rathbones
Look forward

Please return to Rathbones.

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Section A – about you

1 Your personal and tax details

Please provide the following personal and tax information for each individual.

Individual 1

Personal information

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss

☐ Other (please specify) ____________

Forename(s) ____________

Middle name(s) ____________

Surname ____________

Suffix(es) ____________

Date of birth

Marital status

☐ Single ☐ Married ☐ Civil partner

☐ Divorced ☐ Widowed ☐ Other (please specify)

Permanent residential address

Country

Postcode

Individual 2

Personal information

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss

☐ Other (please specify) ____________

Forename(s) ____________

Middle name(s) ____________

Surname ____________

Suffix(es) ____________

Date of birth

Marital status

☐ Single ☐ Married ☐ Civil partner

☐ Divorced ☐ Widowed ☐ Other (please specify)

Permanent residential address

Country

Postcode

Section A – about you

1 Your personal and tax details – continued

Individual 1 – continued

Country of birth

Details of your nationality/dual nationality

If you are not a British national please provide your passport number and passport expiry date below

Passport number

Passport expiry date

Email address

Home phone number

Mobile phone number

Tax information

Are you a US citizen?

☐ Yes ☐ No

Tax rate

☐ Additional higher ☐ Higher

☐ Basic ☐ Nil

☐ Other (please specify below)

Individual 2 – continued

Country of birth

Details of your nationality/dual nationality

If you are not a British national please provide your passport number and passport expiry date below

Passport number

Passport expiry date

Email address

Home phone number

Mobile phone number

Tax information

Are you a US citizen?

☐ Yes ☐ No

Tax rate

☐ Additional higher ☐ Higher

☐ Basic ☐ Nil

☐ Other (please specify below)

Section A - about you

1 Your personal and tax details – continued

Individual 1 - continued

Employment status

- [ ] Retired
- [ ] Employed
- [ ] Part-time
- [ ] Not employed
- [ ] Student
- [ ] Self-employed
- [ ] Other (please specify below)

Planned year of retirement (if not already retired)

Current or previous occupation

Current employer's name (if applicable)

Current company directorships (if applicable)

Do you anticipate any significant change to your employment status?

- [ ] Yes
- [ ] No

If yes, please specify below

Individual 2 - continued

Employment status

- [ ] Retired
- [ ] Employed
- [ ] Part-time
- [ ] Not employed
- [ ] Student
- [ ] Self-employed
- [ ] Other (please specify below)

Planned year of retirement (if not already retired)

Current or previous occupation

Current employer's name (if applicable)

Current company directorships (if applicable)

Do you anticipate any significant change to your employment status?

- [ ] Yes
- [ ] No

If yes, please specify below

Section A – about you

2 Your financial dependants

☐ Please tick here if you have no financial dependants, and move on to the next section.

Financial dependant 1

Name

Date of birth

Relationship

Dependent on Individual 1, Individual 2 or both

☐ Individual 1 ☐ Individual 2

Financial dependant 2

Name

Date of birth

Relationship

Dependent on Individual 1, Individual 2 or both

☐ Individual 1 ☐ Individual 2

Financial dependant 3

Name

Date of birth

Relationship

Dependent on Individual 1, Individual 2 or both

☐ Individual 1 ☐ Individual 2

Financial dependant 4

Name

Date of birth

Relationship

Dependent on Individual 1, Individual 2 or both

☐ Individual 1 ☐ Individual 2

Section A – about you

3 Your assets

Your assets are the building blocks of your wealth. They are something valuable that you own rather than rent or borrow. We consider how easy it would be to convert your assets into cash (i.e. their liquidity) when we assess your situation. We use four categories:

a Liquid assets – these include cash accounts, National Savings accounts and premium bonds.

b Property – this includes land and buildings; your main residence, holiday home, buy-to-let and commercial property.

c Your investments – these include all investments, including company shares, bonds or other securities and any pensions.

d Other assets – these include assets that do not fall within the above categories, including personal chattels and high value collectables, such as fine wine, art, motor cars and jewellery.

Please provide the value of your share of any joint assets and the value of any sole assets you hold.

Please provide financial values in GBP (£)	Share of joint assets		Sole assets	
Liquid assets	Individual 1	Individual 2	Individual 1	Individual 2
Cash accounts	0	0	0	0
Other liquid assets	0	0	0	0
Property				
Main residence (estimated current value)	0	0	0	0
Other property (estimated current value)	0	0	0	0
Your investments				
Stocks and shares (incl. ISAs)	0	0	0	0
Self invested personal pension (SIPP)	0	0	0	0
Other pensions	0	0	0	0
Other investments (please specify)				
	0	0	0	0
	0	0	0	0
Other assets (please specify)				
	0	0	0	0
	0	0	0	0
Totals	0	0	0	0

Total asset value	0

Section A - about you

4 Your liabilities

Your liabilities include any outstanding financial commitments that you may have. They are deducted from your assets to provide an indication of your overall wealth or 'net worth'. We use three categories:

a Long term liabilities – these include commitments not due in the next 12 months such as mortgages. In the instance that the mortgage is to be cleared in the next 12 months, please enter the value into the short term liabilities category.

b Short term liabilities – these include commitments due in the next 12 months such as overdrafts or credit card balances that are not cleared on a regular basis.

c Other liabilities – these include commitments such as guarantees (e.g. acting as a guarantor for a loan or mortgage) contingent liabilities (e.g. Lloyds underwriter) and other regular payments.

Please provide the value of your share of any joint liabilities and the value of any sole liabilities you have.

Please provide financial values in GBP (£)	Share of joint liabilities		Sole liabilities	
Long term liabilities	Individual 1	Individual 2	Individual 1	Individual 2
Main residence mortgage (outstanding mortgage)	0	0	0	0
Other property (outstanding mortgage)	0	0	0	0
Other long term liabilities (please specify)				
	0	0	0	0
	0	0	0	0
Short term liabilities (please specify)				
	0	0	0	0
	0	0	0	0
	0	0	0	0
Other liabilities (please specify)				
	0	0	0	0
	0	0	0	0
	0	0	0	0
Totals	0	0	0	0

Total liability value	0

Section A – about you

5 Your annual net income (cash inflow)

Your income indicates how well you can afford your chosen lifestyle. A regular and secure income often boosts an investor's confidence to take investment risk. We use four categories:

a Earned income - this includes fixed income (e.g. salary) and variable income (e.g. bonus).

b Investment income - this includes any income that is paid out from your investments rather than accumulated.

c Pension income - this includes fixed pension income (e.g. state pension, defined benefit schemes and annuities) and variable pension income (e.g. SIPP draw down and other money purchase arrangements).

d Other income - this includes all other income (e.g. property related income, maintenance payments).

Please show your annual income net of tax (i.e. after taxes have been deducted).

Please provide the value of your share of any joint income and the value of any sole income you receive.

Please provide financial values in GBP (£)	Share of joint income		Sole income	
Earned income	Individual 1	Individual 2	Individual 1	Individual 2
Fixed earned income	0	0	0	0
Variable earned income	0	0	0	0
Investment income				
Investments (incl ISAs)	0	0	0	0
Other investment income	0	0	0	0
Pension income				
Fixed pension income	0	0	0	0
Variable pension income	0	0	0	0
Other income (please specify)				
	0	0	0	0
	0	0	0	0
Totals	0	0	0	0

Total annual income	0

Section A – about you

6 Your annual outgoings (cash outflow)

By outgoings, we mean money that you routinely spend. We are particularly interested in your regular financial commitments. We use two categories:

a Essential regular outgoings - these include mortgage and rent payments, other household expenditure (including utility bills), travel/vehicle expenses and school fees.

b Discretionary outgoings - these include optional outgoings such as holidays and other discretionary spending.

Please provide the value of your share of any joint outgoings and the value of any sole outgoings you have.

Please provide financial values in GBP (£)	Share of joint outgoings		Sole outgoings	
Essential regular outgoings	Individual 1	Individual 2	Individual 1	Individual 2
Mortgage/rent payment	0	0	0	0
Household outgoings	0	0	0	0
Other essential regular outgoing (please specify)	0	0	0	0
	0	0	0	0
	0	0	0	0
Discretionary outgoings				
Discretionary outgoings (please specify)	0	0	0	0
	0	0	0	0
	0	0	0	0
Totals	0	0	0	0

Total annual outgoings	0

Do you have any anticipated significant cash outflow or inflow (e.g. weddings, asset purchase or sale)?

Individual 1	Individual 2	Joint	Event type	Likely income/ expenditure	Expected date
☐	☐	☐			M M / Y Y Y Y
☐	☐	☐			M M / Y Y Y Y
☐	☐	☐			M M / Y Y Y Y
☐	☐	☐			M M / Y Y Y Y

Section A – about you

7 Your financial needs and priorities

Individual 1

With respect to your annual incomings and outgoings, would you say that you (please tick one):

- ☐ Need to spend savings regularly?
- ☐ Occasionally spend savings?
- ☐ Broadly balance income and expenditure?
- ☐ Occasionally save?
- ☐ Regularly save?

Please confirm your investment aims (e.g. retirement, school fees, income/withdrawal, nursing home fees) and any anticipated timelines (e.g. retirement in 10 years) associated with those.

Total value (cash and stocks/funds) intended to be invested with Rathbones and currency of portfolio.

Please confirm any restrictions or preferences on where your money could be invested.

Do you require a regular income or cash flow from these investments?

☐ Yes ☐ No

If yes, how much are you likely to require on an annual basis?

In order that we can provide you with the correct documentation, please confirm whether you expect to send regular payments to a US bank account or to a US address?

☐ Yes ☐ No

Individual 2

With respect to your annual incomings and outgoings, would you say that you (please tick one):

- ☐ Need to spend savings regularly?
- ☐ Occasionally spend savings?
- ☐ Broadly balance income and expenditure?
- ☐ Occasionally save?
- ☐ Regularly save?

Please confirm your investment aims (e.g. retirement, school fees, income/withdrawal, nursing home fees) and any anticipated timelines (e.g. retirement in 10 years) associated with those.

Total value (cash and stocks/funds) intended to be invested with Rathbones and currency of portfolio.

Please confirm any restrictions or preferences on where your money could be invested.

Do you require a regular income or cash flow from these investments?

☐ Yes ☐ No

If yes, how much are you likely to require on an annual basis?

In order that we can provide you with the correct documentation, please confirm whether you expect to send regular payments to a US bank account or to a US address?

☐ Yes ☐ No

Section B – identity verification
8 Your source of wealth

This is how you have accumulated your total wealth. Whilst fulfilling a legal purpose, this also provides a background to your financial situation.

There are likely to be a number of sources of your wealth so please provide detail against these possible categories.

Individual 1	Individual 2
Employment [1] Please confirm occupation and name of employer	**Employment** [1] Please confirm occupation and name of employer
Inheritance Please confirm from who and the types of asset [1]	**Inheritance** Please confirm from who and the types of asset [1]
Business Please confirm type of business. Has the business now been sold? [1]	**Business** Please confirm type of business. Has the business now been sold? [1]
Other Please provide an explanation [1]	**Other** Please provide an explanation [1]
If any of the above wealth has originated from a country outside of the UK, please confirm the country and provide a brief explanation. Overseas country/countries	If any of the above wealth has originated from a country outside of the UK, please confirm the country and provide a brief explanation. Overseas country/countries

1 If additional space is required please continue in section 21 of this form (Additional information)

Section B – identity verification

9 Your source of funds

This is where the money you are investing with Rathbones will come from e.g. inheritance, sale of an asset, excess income. In the event any of your source of funds originates from a country outside of the UK, please detail the country below.

If your funds have originated from another investment manager, please confirm the investment manager details and length of time the funds were managed by them.

Individual 1

Once invested, do you plan to make frequent withdrawal requests? Please tick accordingly.

- ☐ Never
- ☐ Annually
- ☐ Monthly
- ☐ Unknown
- ☐ Quarterly

Individual 2

Once invested, do you plan to make frequent withdrawal requests? Please tick accordingly.

- ☐ Never
- ☐ Annually
- ☐ Monthly
- ☐ Unknown
- ☐ Quarterly

Section B – identity verification
10 Association with public office

Please confirm whether you hold one of the public offices, or similar listed below or are a family member or a close associate of a person who holds one of the public offices listed below.

A family member includes:

- The spouse or civil partner
- The children and their spouses or civil partners
- The parents
- The siblings

of the person holding the public office.

A close associate is either:

- An individual who has joint beneficial ownership of a legal entity or a legal arrangement or other close business relationship with a person holding one of the public offices listed below; or
- An individual who has sole beneficial ownership of a legal entity or a legal arrangement which is known to have been set up for the benefit of a person holding one of the public offices listed below.

Individual 1	Individual 2
Public offices	**Public offices**
☐ A political figure (national or local)	☐ A political figure (national or local)
☐ A senior judicial official (e.g. member of the supreme court)	☐ A senior judicial official (e.g. member of the supreme court)
☐ A senior military officer	☐ A senior military officer
☐ A senior official of a state-owned organisation	☐ A senior official of a state-owned organisation
☐ A senior official of an international public organisation	☐ A senior official of an international public organisation
If you have ticked any of the above boxes please provide details below [1].	If you have ticked any of the above boxes please provide details below [1].
Name	Name
Position	Position
Organisation	Organisation
Country	Country
Relationship	Relationship
☐ I do not hold public office and am not a family member or close associate of a person who holds one of the public offices listed above.	☐ I do not hold public office and am not a family member or close associate of a person who holds one of the public offices listed above.

1 If additional space is required please continue in section 21 of this form (Additional information)

Section B – identity verification

11 Identity and residency verification

Identity verification

Please provide a duly certified copy of ONE of the following for each person applying to become a client.

- A valid passport
- A valid photocard driving licence
- A current EEA member state national ID card
- An identity card issued by the Electoral Office for Northern Ireland

If you are unable to produce one of the above forms, we are able to accept two documents from List A below, or one document from List A in conjunction with a document from List B. All documentation should be no older than 3 months, unless otherwise stated.

List A

- UK HMRC tax notification or foreign equivalent
- UK Government based correspondence or equivalent, duly translated using a Rathbones appointed translator
- UK Pension Book or equivalent

List B

- Current utlility or council tax bill
- Current bank, building society credit card statement/passbook
- Mortgage statement from recognised lender, not more than 12 months old.

If you are currently living in a care home, we will be able to accept proof of identity in the form of either an HMRC notification letter, or benefits notification letter from the Pension Service. Proof of residency may be accepted in the format of an original letter from the care home confirming your current residence.

Residency verification

If you have recorded any personal detail which is:

- outside of the UK, or
- you are, or are a family member or closely associated with, someone who holds a public office

please also provide ONE copy of the following, duly certified, for each person applying to become a client

All documentation should be no older than 3 months, unless otherwise stated.

- Utility or council tax bill, (mobile phone bills are not accepted).
- Bank, building society or credit card statement.
- Mortgage statement from a recognised lender, not more than 12 months old.

Please note the same document cannot be used for both identity and residency verification purposes.

Non face-to-face verification

If you have not met a Rathbones representative face-to-face before applying to become a client, please comply with the requirements of the 'Identity Verification' section PLUS the 'Residency Verification' section, both duly certified, as described in section 12.

Section B – identity verification
12 Document certification

Certification

Whilst we can accept original documentation, we do not advise you to send original copies through the post as we are unable to accept liability for any loss or damage upon return. Please ensure that all copies provided are clearly legible and certified.

Rathbones certification

You can bring the appropriate original documents to any Rathbones office and a member of staff will take a copy of the originals and complete the certification process for you.

Third party certification

If you prefer, and where we have not met you, certification of copies of the original documents can be performed by:-

- A professional whose occupation is governed by the Money Laundering Regulations such as an FCA regulated individual, SEC regulated individual, bank or building society official, solicitor, notary or chartered accountant;
- A town councillor or a registered NHS doctor;
- The Post Office Identity Document Checking service; or
- An Embassy, consulate or high commission officer in the country of issue.

The certifier must:

- Use the exact certification wording (specified below)
- Sign the copy documentation
- Date the copy documentation
- Print their full name
- Print their capacity and position
- Provide adequate information so that they may be contacted in the event of a query (address, telephone number or email address)
- Ensure the copy documentation is visible and legible

Certification wording that MUST be used:-

For certification of documents with a photo:-

"Having seen the individual and identification document, I certify that this is a true copy of the original document and the photograph is a reasonable likeness"

For certification of documents where there is no photo OR for residency verification:-

"I certify this to be a true copy of the original document seen by me."

Section C – client agreement

13 Your tax details

Please provide the following tax information for each individual.

Individual 1

Where you are a UK tax resident, please provide your National Insurance number.[1]

Where you are a UK tax resident but you do not hold a National Insurance number, please explain why you are exempt.

Please provide your country of tax residence and for all non-UK countries please supply your Tax Identification Number(s).

1 Country of tax residence

Tax Identification Number (TIN)

2 Country of tax residence

Tax Identification Number (TIN)

If you are registered for tax in further countries please provide details in section 21 of this form (Additional information).

Please provide your country of domicile

1 If you are non-British or have dual nationality (including British), your Investment Manager will advise you of what information is required

Individual 2

Where you are a UK tax resident, please provide your National Insurance number.[1]

Where you are a UK tax resident but you do not hold a National Insurance number, please explain why you are exempt.

Please provide your country of tax residence and for all non-UK countries please supply your Tax Identification Number(s).

1 Country of tax residence

Tax Identification Number (TIN)

2 Country of tax residence

Tax Identification Number (TIN)

If you are registered for tax in further countries please provide details in section 21 of this form (Additional information).

Please provide your country of domicile

1 If you are non-British or have dual nationality (including British), your Investment Manager will advise you of what information is required

Section C – client agreement

14 Your bank account details

Please provide details of at least one bank account (UK or international) that you would like Rathbones to use to make payments to you. You may specify one or more bank accounts. Where one account is provided all payments will be made to this account. If more than one bank account is provided we will confirm in sections 15 and 16 of this form (Your portfolio details) which of your Funds should pay into each of the accounts (e.g. Fund x should pay into bank account UK2 etc).

UK bank accounts

UK 1 - (if required)

Name of bank or building society

Account name

Account number

Bank sort code

Building society roll number or reference

UK 2 - (if required)

Name of bank or building society

Account name

Account number

Bank sort code

Building society roll number or reference

UK 3 - (if required)

Name of bank or building society

Account name

Account number

Bank sort code

Building society roll number or reference

If you wish to provide more UK bank account details, please use section 21 of this form (Additional information).

Section C – client agreement
14 Your bank account details – continued

International bank accounts

Int'l 1 - (if required)

Name of international bank

Account name

IBAN/account number

SWIFTBIC/bank code

Currency

Bank address

Country

Intermediary/correspondent bank SWIFTBIC (if applicable)

Reference (if required)

Int'l 2 - (if required)

Name of international bank

Account name

IBAN/account number

SWIFTBIC/bank code

Currency

Bank address

Country

Intermediary/correspondent bank SWIFTBIC (if applicable)

Reference (if required)

If you wish to provide more international bank account details, please use section 21 of this form (Additional information).

Section C - client agreement

15 Your portfolio details – Portfolio 1

Your financial adviser has provided you with advice to determine the appropriate Rathbones investment mandate.
We will now open the following Portfolio for you.

Portfolio 1

Name

____

Portfolio service level:

☑ Discretionary

Portfolio Investment Objective:

☐ Capital growth priority

☐ Balanced return between capital growth and income

☐ Income priority

The Rathbone Risk Level is:

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6

Fund(s) included in portfolio 1

Fund name	Fund type (For all Fund types other than a Main or ISA, a separate account opening form will be required)	Fund currency: (if not GBP)

Portfolio 1

Portfolio reporting currency

____

Portfolio time horizon:

- [ ] Less than 3 years
- [ ] 6 to 10 years
- [ ] 3 to 5 years
- [ ] 10 years plus

Portfolio investment restrictions or preferences (if applicable):

____

____

____

____

Fund income and regular payments

Please indicate by Fund(s) what you would like us to do with any income generated within Portfolio 1.

Income and regular payment instructions (please tick one option ONLY)	Payment frequency (please tick one option ONLY)	Fixed payment amount [1]	Bank account [2] e.g. UK 1
☐ income retained for re-investment ☐ accumulated income retained pending instruction ☐ all income paid away ☐ fixed standing order payment [1]	☐ Monthly ☐ Quarterly		
☐ income retained for re-investment ☐ accumulated income retained pending instruction ☐ all income paid away ☐ fixed standing order payment [1]	☐ Monthly ☐ Quarterly		
☐ income retained for re-investment ☐ accumulated income retained pending instruction ☐ all income paid away ☐ fixed standing order payment [1]	☐ Monthly ☐ Quarterly		
☐ income retained for re-investment ☐ accumulated income retained pending instruction ☐ all income paid away ☐ fixed standing order payment [1]	☐ Monthly ☐ Quarterly		
☐ income retained for re-investment ☐ accumulated income retained pending instruction ☐ all income paid away ☐ fixed standing order payment [1]	☐ Monthly ☐ Quarterly		

1 Please note that if you select a fixed payment amount and insufficient cash is available, we may need to sell some of your holdings to raise sufficient cash to meet your requirements. This may erode the capital value of the Fund(s). The higher the fixed payment amount, the more erosion of capital could occur. In addition the sale of holdings may have tax consequences for which you will be responsible. If you are in any doubt you should talk to your financial adviser. If there is insufficient cash available in an ISA, any associated fixed payment amount will not be made

2 Please indicate the bank account to which you wish the payment(s) to be made by referencing the bank account as detailed in section 14 of this form e.g. UK 1

Section C - client agreement

16 Your portfolio details – Portfolio 2

Your financial adviser has provided you with advice to determine the appropriate Rathbones investment mandate.
We will now open the following Portfolio for you.

Portfolio 2

Name

____

Portfolio service level:

- [x] Discretionary

Portfolio Investment Objective:

- [ ] Capital growth priority
- [ ] Balanced return between capital growth and income
- [ ] Income priority

The Rathbone Risk Level is:

[ ] 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ] 6

Fund(s) included in portfolio 2

Fund name	Fund type (For all Fund types other than a Main or ISA, a separate account opening form will be required)	Fund currency: (if not GBP)

Portfolio 2

Portfolio reporting currency

____

Portfolio time horizon:

- ☐ Less than 3 years
- ☐ 6 to 10 years
- ☐ 3 to 5 years
- ☐ 10 years plus

Portfolio investment restrictions or preferences (if applicable):

____

____

____

____

Fund income and regular payments

Please indicate by Fund(s) what you would like us to do with any income generated within Portfolio 1.

Income and regular payment instructions (please tick one option ONLY)	Payment frequency (please tick one option ONLY)	Fixed payment amount [1]	Bank account [2] e.g. UK 1
☐ income retained for re-investment ☐ accumulated income retained pending instruction ☐ all income paid away ☐ fixed standing order payment [1]	☐ Monthly ☐ Quarterly		
☐ income retained for re-investment ☐ accumulated income retained pending instruction ☐ all income paid away ☐ fixed standing order payment [1]	☐ Monthly ☐ Quarterly		
☐ income retained for re-investment ☐ accumulated income retained pending instruction ☐ all income paid away ☐ fixed standing order payment [1]	☐ Monthly ☐ Quarterly		
☐ income retained for re-investment ☐ accumulated income retained pending instruction ☐ all income paid away ☐ fixed standing order payment [1]	☐ Monthly ☐ Quarterly		
☐ income retained for re-investment ☐ accumulated income retained pending instruction ☐ all income paid away ☐ fixed standing order payment [1]	☐ Monthly ☐ Quarterly		

1 Please note that if you select a fixed payment amount and insufficient cash is available, we may need to sell some of your holdings to raise sufficient cash to meet your requirements. This may erode the capital value of the Fund(s). The higher the fixed payment amount, the more erosion of capital could occur. In addition the sale of holdings may have tax consequences for which you will be responsible. If you are in any doubt you should talk to your financial adviser. If there is insufficient cash available in an ISA, any associated fixed payment amount will not be made

2 Please indicate the bank account to which you wish the payment(s) to be made by referencing the bank account as detailed in section 14 of this form e.g. UK 1

Section C - client agreement

17 ISA instructions

Individual 1

ISA instructions (if applicable)

- [ ] I wish to open a Stocks & Shares ISA.
- [ ] I wish to subscribe up to the overall subscription limit to a Stocks & Shares ISA for tax year 20___ /20___
- [ ] I wish to subscribe up to the overall subscription limit for each subsequent tax year until further notice.

Individual 2

ISA instructions (if applicable)

- [ ] I wish to open a Stocks & Shares ISA.
- [ ] I wish to subscribe up to the overall subscription limit to a Stocks & Shares ISA for tax year 20___ /20___
- [ ] I wish to subscribe up to the overall subscription limit for each subsequent tax year until further notice.

18 Internal transfer instructions

Individual 1

I provide my authority for transfers of cash and assets at the discretion of my Investment Manager:

- [ ] between the Funds listed in this Client Agreement held solely in my own name
- [ ] between all the Funds listed in this Client Agreement whether held solely in my own name, in the name of Individual 2 or held jointly in my name and the name of Individual 2.

Individual 2

I provide my authority for transfers of cash and assets at the discretion of my Investment Manager:

- [ ] between the Funds listed in this Client Agreement held solely in my own name
- [ ] between all the Funds listed in this Client Agreement whether held solely in my own name, in the name of Individual 1 or held jointly in my name and the name of Individual 1.

Section C – client agreement

19 Connected persons

If you would like Rathbones to report information on the Portfolio(s) you hold with us to other parties connected to you (e.g. your Financial Adviser (as named on page 1) or Accountant), please provide their details below.

Please note that we will link each Connected Person to all of the Funds in your Portfolios unless you instruct us otherwise in section 21 of this form (Additional information).

Financial adviser/intermediary

Firm name

FCA Registration number (if known)

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss

☐ Other (please specify)

Forename(s)

Surname

Address

Country

Postcode

Email (required for online services)

Mobile phone no (required for online services)

Other phone no (please specify e.g. office)

Please capture any variations to the above in section 21 of this form (Additional information).

Other connected person 1

Relationship

Firm name (if applicable)

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss

☐ Other (please specify)

Forename(s)

Surname

Address

Country

Postcode

Email (required for online services)

Mobile phone no (required for online services)

Other phone no (please specify e.g. office)

Please capture any variations to the above in section 21 of this form (Additional information).

Section C – client agreement

20 Reporting preferences

We will provide you with quarterly Portfolio valuations and annual tax papers electronically via our online service. If you require printed paper copies then please provide details below. Where you do not provide us with an email address and mobile phone number in section 1 we will be obliged to provide you with printed paper copies.

Where an individual has chosen to receive tax papers solely via our online service, printed original tax papers can be provided on request.

Online services can be provided to your Connected Person(s). Please indicate your preference in the table below.

We will update our Terms of Business from time to time to reflect changes in regulations and to provide clarity on how we manage your investments. Many clients choose to receive such updates electronically. If you would like to receive updates to our Terms of Business in electronic format then please tick the relevant box below, otherwise we will be obliged to provide them to you in printed paper copy sent in the post.

Individual(s)	Terms of business (electronic format)	Online access	Online service valuations	Online service tax papers	Printed valuations	Printed tax papers [1]
Individual 1	☐	☑	☑	☑	☐	☐
Individual 2	☐	☑	☑	☑	☐	☐

Individual 1	Individual 2
Correspondence address (if different from permanent residential address)	**Correspondence address** (if different from permanent residential address)
Country	Country
Postcode	Postcode

We will make information available to your connected parties (if any) per your instructions below. Please tick the required information and format for each Connected Person.

Connected persons	Online access	Online service valuations	Online service tax papers
Financial adviser (as named on page 1)/intermediary [2]	☐	☐	☐
Other connected person 1 [2]	☐	☐	☐

Notes:

1 Where printed tax papers are requested for only one recipient, then they will be sent the original tax papers. Where more than one recipient of printed tax papers is specified, the original tax papers will be sent to individual 1, or alternatively to individual 2 or the Connected Person as detailed in section 21 of this form (Additional information)

2 Reporting information will be provided to each Connected Person specified, for all of the Funds in your Portfolios, unless you instruct us otherwise in section 21 of this form (Additional information)

For discretionary Funds, by default, individual contract notes will not be provided. Details of all transactions will be included in the online and printed valuations. However, if individual contract notes are required as well, please request this in section 21 of this form (Additional information)

Section C – client agreement

21 Additional information

Please use this section if additional space is required to provide further detail for sections 8, 9, 15 or 16.

Please also provide details of any other information that you believe may be relevant to your application.

If additional sheets have been used please specify the number.

Section C – client agreement

22 Declarations and signature for client agreement

By signing below I/we confirm the following:

22.1 Acceptance

I/We have received the documents as listed on the front page of the Application Pack, making up the Rathbone Investment Management Limited (herein referred to as "Rathbones") Agreement, as defined within the Terms of Business.

22.2 I/We accept and agree to be bound by the terms of the Agreement including the Terms of Business and other documents as referred to in the Terms of Business which make up the Agreement.

22.3 I/We consent to Rathbones dealing and best execution arrangements and acknowledge that on some occasions when Rathbones passes an order to another party for execution, the counterparty may execute the trade outside a Trading Venue.

22.4 I/We acknowledge that Rathbones is not my/our general financial adviser or pensions adviser, and any tax information provided is in the context of the investment advice and services offered. Rathbones is the principal trading company and a subsidiary of Rathbone Brothers Plc, and is a bank.

22.5 I/We have read all of this Agreement and I/we confirm that I/we have provided full and accurate information on my/our identity and personal and financial circumstances in order that you may manage or advise on my/our investments accordingly. I/We understand the service that is being provided and that Rathbones may decline to open the funds or to act or continue to act on my/our behalf in the event that the information provided is inaccurate, incomplete or manifestly out of date.

22.6 I/We confirm I am/we are aware of the cancellation or withdrawal rights referred to in the Terms of Business (Our Agreement and our services, under the sub headings, Cancellation rights and Withdrawal rights) under which my/our Funds are to be managed by Rathbones.

22.7 I/We confirm that by signing this Agreement,

a I/We confirm my/our consent for Rathbones to invest my/our cash and/or assets in accordance with the investment mandate(s) recommended by my/our financial adviser, details of which are also contained within this Agreement.

b I/We acknowledge that the investment mandate(s) proposed is/are based upon the information provided in accordance with section 22.5.

c I/We acknowledge that as I/we provide updated or additional information to my/our financial adviser, who will notify Rathbones, changes to the investment mandate(s) may be necessary.

d I/We agree to let my/our financial adviser know if any of the information I/we have provided changes and that my/our financial adviser will provide Rathbones with such updated or additional information as is required by my/our Investment Manager from time to time. I am/We are aware that Rathbones will rely on the information I/we provide when assessing the suitability of investment decisions and advice for me/us which may include making suggestions to change my/our investment mandate(s). I am/We are aware that the reason Rathbones assesses suitability is so that Rathbones can act in my/our best interests.

I/We acknowledge that the information I/we have provided is complete, accurate and up-to-date and that if it is not, Rathbones may not be able to act in my/our best interests.

22.8 Individual Savings Account (ISA) Fund

Where either of us has indicated in section 17 that we wish to apply to subscribe to an ISA, we will acknowledge that the following section 22.8 will apply individually to each of us in respect of each ISA opened.

a I declare that:

i I am 18 years of age or over.

ii I am resident in the United Kingdom for purposes or, if not so resident, either perform duties which, by virtue of section 28 of the Income Tax (Earnings & Pensions) Act 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 Rathbones if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

iii 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.

iv I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA.

v All subscriptions made, and to be made, belong to me.

vi The personal details and the information given on this form are to the best of my knowledge and belief correct and I undertake to notify Rathbones promptly of any changes to these particulars.

b I understand that the value of investments in this ISA may go down as well as up and the tax regime applicable to ISAs can change in the future.

Section C – client agreement

22 Declarations and signature for client agreement – continued

c I acknowledge and agree to be bound by the terms of the Rathbones Terms of Business which will apply to this ISA.

d I authorise Rathbones, as ISA manager, to hold my cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash and to make on my behalf any claims to relief from tax in respect of ISA investments.

e I authorise Rathbones, on my written requests, 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.

f I understand that I have the right to cancel or withdraw from an ISA subscription or ISA Transfer Request in accordance with the ISAs section of the Terms of Business under which my Fund will be managed.

22.9 Data protection

I/We acknowledge that Rathbones will process my/our Personal Data (as defined in the Terms of Business):

a to manage and/or advise on my/our investment Portfolio and provide related services, as detailed in the Terms of Business in order to perform obligations under any contract between Rathbones and me/us;

b as set out in Rathbones' privacy notice which can be found at rathbones.com/privacy;

c in order to comply with any court order, request from or referral to an appropriate authority, or legal, regulatory or good practice requirement. Rathbones will never share your data with any external organisations for any other purpose not detailed within our Terms of Business or Rathbones' privacy notice which can be found at rathbones.com/privacy; and

d where you provide Personal Data relating to others (e.g. your family members), you confirm that you are authorised to provide this information to us and for us to use in accordance with the Agreement.

22.10 Service updates

From time to time Rathbones may provide to you, including hard copy or in electronic format, communications and updates with regard to the services provided to you, where that is essential for the provision of those services under the Agreement.

22.11 Marketing

From time to time Rathbones may wish to communicate with you with regards to services which are similar or related services to its core investment services. If you do not wish to receive these communications, please advise your Investment Manager in writing. Rathbones will never transfer your personal data to any external organisation for marketing purposes.

If there is anything you do not understand, please contact your financial adviser before you sign and return this Agreement and associated forms.

Individual 1

Signed

Print name

Date

Individual 2

Signed

Print name

Date

Office use only

For office use.

CRM contact code for individual 1	CRM contact code for individual 2

Separate forms required.

Individual 1	Individual 2
☐ SIPP	☐ SIPP
☐ Policyholder Agreement Form	☐ Policyholder Agreement Form

Rathbones
Look forward