

Discretionary Client Agreement

Bespoke

Intermediaries



CLIENT APPLICATION FORM



To be completed in conjunction with the Discretionary Service, Terms & Conditions

Please note: In order to provide services for you, we require full details of your circumstances. Failure to complete this form in full may mean we're unable to provide the required services.

YOUR PERSONAL DETAILS

Title (Mr, Mrs, Miss, Other):

Surname:

Forename(s):

Permanent Residential Address:

Postcode

Previous Address (if resident at above address for less than 3 years):

Postcode

Date of Birth:

National Insurance Number:

TAX RESIDENCY DETAILS

Legislation changes have resulted in the UK entering into inter-governmental agreements with other countries. This obliges UK Financial institutions to collect and report to HM Revenue & Customs, certain information on clients which fall under the remit of these agreements. Therefore, any disclosure you provide in this section will be important to ensure that these legislation requirements are fulfilled.

*Nationality:

*Citizenship:

*Countries of Tax residency and Tax Identification/reference number(s):

(List all countries where you are a tax resident, along with the Tax Identification/reference number(s) for any non-UK residency countries).

Country/countries of tax residency	Tax identification/reference number

Note: If you are a US citizen, hold a US passport or green card, you will be considered tax resident in the US.

Marital Status:

Home Telephone No:

Mobile Telephone No:

Occupation:

Email Address:

Non Taxpayer Basic Rate of Tax Higher Rate of Tax
Highest Rate Tax Payer

SECOND NAMED APPLICANT (for joint accounts only)

Title (Mr, Mrs, Miss, Other):

Surname:

Forename(s):

Permanent Residential Address:

Postcode

Previous Address (if resident at above address for less than 3 years):

Postcode

Date of Birth:

National Insurance Number:

TAX RESIDENCY DETAILS

Legislation changes have resulted in the UK entering into inter-governmental agreements with other countries. This obliges UK Financial institutions to collect and report to HM Revenue & Customs, certain information on clients which fall under the remit of these agreements. Therefore, any disclosure you provide in this section will be important to ensure that these legislation requirements are fulfilled.

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*Citizenship:

*Countries of Tax residency and Tax Identification/reference number(s):

(List all countries where you are a tax resident, along with the Tax Identification/reference number(s) for any non-UK residency countries).

Country/countries of tax residency	Tax identification/reference number

Note: If you are a US citizen, hold a US passport or green card, you will be considered tax resident in the US.

Marital Status:

Home Telephone No:

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Occupation:

Email Address:

Non Taxpayer Basic Rate of Tax Higher Rate of Tax
Highest Rate Tax Payer

CLIENT APPLICATION FORM

TRUST ACCOUNT



NAME OF TRUST

TYPE OF TRUST

Please specify the type of Trust (e.g. Family, Offshore):

TRUST TAX RESIDENCY

Legislation changes have resulted in the UK entering into inter-governmental agreements with other countries. This obliges UK Financial institutions to collect and report to HM Revenue & Customs, certain information on clients which fall under the remit of these agreements. Please therefore also complete an Entity Self-Certification form.

This form is mandatory.

Please indicate below the main objectives of the Trust

Following the Trustee Act 2000, you may wish to provide us with a copy of the Trustees' Investment Policy

TRUSTEES

FIRST TRUSTEE:

Permanent Residential Address:

SECOND TRUSTEE:

Permanent Residential Address:

THIRD TRUSTEE:

Permanent Residential Address:

FOURTH TRUSTEE:

Permanent Residential Address:

CLIENT APPLICATION FORM

CORPORATE



Please note: In order to provide services for you, we require full details of your circumstances. Failure to complete this form in full may result in Rowan Dartington Intermediaries being unable to provide the required services.

COMPANY DETAILS:

Full name of Company/Registered Name:

Company Registration No:

Email Address:

Full Name of Primary Contact:

Trading Address:

Postcode:

Position at Company:

Mobile Telephone No:

Work Telephone No:

How would you prefer us to communicate with you?

(Please tick at least one).

Telephone: Home Mobile Post Email

If different to address above, please confirm the registered address:

*CORPORATE TAX RESIDENCY

Legislation changes have resulted in the UK entering into inter-governmental agreements with other countries. This obliges UK Financial institutions to collect and report to HM Revenue & Customs, certain information on clients which fall under the remit of these agreements.

Please therefore also complete an Entity Self-Certification form.

This form is mandatory.

DIRECTORS DETAILS:

1.

Full Name:

Email:

Telephone No:

Permanent Residential Address:

Postcode:

Authorised to instruct on behalf of your company

2.

Full Name:

Email:

Telephone No:

Permanent Residential Address:

Postcode:

Authorised to instruct on behalf of your company

CLIENT APPLICATION FORM
CORPORATE



3.

Full Name:

Email:

Telephone No:

Permanent Residential Address:

Postcode:

Authorised to instruct on behalf of your company

4.

Full Name:

Email:

Telephone No:

Permanent Residential Address:

Postcode:

Authorised to instruct on behalf of your company

CLIENT APPLICATION FORM

BESPOKE PORTFOLIO



The Asset-Allocated Bespoke Portfolio service provides a solution for the client that requires a truly individually tailored portfolio.

Our risk-based investment frameworks provide the foundation of the portfolio whilst the client is then able to customise their specific requirements having established their risk appetite and investment objectives.

We build the portfolio based on the risk profile and investment objective provided and will blend exposure to different risk-based asset classes and securities depending on our market views.

Please choose only one portfolio:

1. Low Risk Portfolio - The portfolio aims to provide a return greater than cash deposits over the long term, subject to fluctuations in capital values, through a combination of income and capital growth.

This is achieved from a portfolio of low to medium risk investments, including 'blue-chip' equities together with overseas equity, fixed interest and absolute return based collectives. It does not invest in high risk investments.

Balanced

2. Low/Medium Risk Portfolio - The portfolio aims to produce an income that is sustainable and should match inflation to combat its erosion of spending power. It also offers the potential for modest capital appreciation over the long term.

The portfolio is invested in a range of income-biased investments, predominantly low to medium risk, which include direct equities, together with overseas equity, fixed interest and property-based collectives. It does not invest in high risk investments.

Growth Balanced Income

3. Medium Risk Portfolio - The portfolio aims to produce its return through a combination of income and capital growth. It is designed to be more defensive when markets fall but able to capture a sizeable part of the gains in rising markets.

This is achieved from a portfolio invested in a diverse range of asset classes, ranging from low to high risk, which include direct equities together with equity, fixed interest and property-based collectives.

Growth Balanced Income High Income

4. Medium/High Risk Portfolio - The portfolio aims to provide long term capital growth, producing market comparable returns, with typically lower volatility, through a risk-aligned asset allocated model.

It consists of predominantly medium to high risk investments which are principally equity-focused whether direct UK equities or through an overseas equity-based collective. It does not invest in the lowest risk investments.

Growth Balanced Income

5. High Risk Portfolio - The portfolio aims to provide long term capital growth, using a higher risk growth strategy. The aim is to produce above market comparable returns, with typically lower volatility, through a risk-aligned asset allocated model.

The portfolio is invested in medium to high risk investments, looking to capture opportunities wherever they arise. These can range from direct UK equities to collectives investing in smaller companies and emerging markets. It does not invest in low risk investments.

Select this option for our IHT (AIM) Portfolio Service.

Growth

6. Client Specific Risk Portfolio - This structure is for clients who have a specific requirement to define the risk profile of their portfolio and for whom the standard five risk profiles (Low, Low/Medium, Medium, Medium/High and High) are inappropriate. This portfolio can still be managed on an asset allocation basis, but the flexibility to adapt to market conditions may be constrained by the risk allocation defined.

Percentage level of Portfolio exposed to LOWER RISK % Minimum 5% increments per risk category

Percentage level of Portfolio exposed to MEDIUM RISK %

Percentage level of Portfolio exposed to HIGH RISK %

Growth Balanced Income

Please ensure that you have read the warnings contained within the Service, Terms and Conditions and the Guidelines to Risk and Investment Objective, Appendix 3 of the document. Also please pay particular attention to the Risk Categorisations as defined in the Investment Risk Classification matrix. This is not a definitive investment universe but for guidance purposes only.

CLIENT APPLICATION FORM

BESPOKE PORTFOLIO



EXPECTED INITIAL INVESTMENT:

Cash

£

Stock Transfer

£

SPECIFIC PORTFOLIO REQUIREMENTS

Please tick if appropriate:

IHT (AIM) Portfolio Service.

I wish to invest in the Ethical & Environmental portfolio.

CLIENT APPLICATION FORM

BESPOKE PORTFOLIO - SUPPLEMENTARY MANDATE



Please use this supplementary mandate for additional separate portfolios.

The Asset-Allocated Bespoke Portfolio service provides a solution for the client that requires a truly individually tailored portfolio.

Our risk-based investment frameworks provide the foundation of the portfolio whilst the client is then able to customise their specific requirements having established their risk appetite and investment objectives.

We build the portfolio based on the risk profile and investment objective provided and will blend exposure to different risk-based asset classes and securities depending on our market views.

Please choose only one portfolio:

1. Low Risk Portfolio - The portfolio aims to provide a return greater than cash deposits over the long term, subject to fluctuations in capital values, through a combination of income and capital growth.

This is achieved from a portfolio of low to medium risk investments, including 'blue-chip' equities together with overseas equity, fixed interest and absolute return based collectives. It does not invest in high risk investments.

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2. Low/Medium Risk Portfolio - The portfolio aims to produce an income that is sustainable and should match inflation to combat its erosion of spending power. It also offers the potential for modest capital appreciation over the long term.

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Growth Balanced Income High Income

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The portfolio is invested in medium to high risk investments, looking to capture opportunities wherever they arise. These can range from direct UK equities to collectives investing in smaller companies and emerging markets. It does not invest in low risk investments.

Select this option for our IHT (AIM) Portfolio Service.

Growth

6. Client Specific Risk Portfolio - This structure is for clients who have a specific requirement to define the risk profile of their portfolio and for whom the standard five risk profiles (Low, Low/Medium, Medium, Medium/High and High) are inappropriate. This portfolio can still be managed on an asset allocation basis, but the flexibility to adapt to market conditions may be constrained by the risk allocation defined.

Percentage level of Portfolio exposed to LOWER RISK % Minimum 5% increments per risk category

Percentage level of Portfolio exposed to MEDIUM RISK %

Percentage level of Portfolio exposed to HIGH RISK %

Growth Balanced Income

Please ensure that you have read the warnings contained within the Service, Terms and Conditions and the Guidelines to Risk and Investment Objective, Appendix 3 of the document. Also please pay particular attention to the Risk Categorisations as defined in the Investment Risk Classification matrix. This is not a definitive investment universe but for guidance purposes only.

CLIENT APPLICATION FORM

BESPOKE PORTFOLIO - SUPPLEMENTARY MANDATE



EXPECTED INITIAL INVESTMENT:

Cash

£

Stock Transfer

£

SPECIFIC PORTFOLIO REQUIREMENTS

Please tick if appropriate:

IHT (AIM) Portfolio Service.

I wish to invest in the Ethical & Environmental portfolio.

CLIENT APPLICATION FORM

BANK DETAILS & INCOME PAYMENTS



BANK DETAILS:

Please complete your bank details below. Please note that for joint accounts, you must have a bank account in joint names.

Only UK/EU bank accounts are acceptable to receive payments from the BACS system.

Bank/Building Society Name:

Branch:

Sort Code:

 - -

Account Name:

Account Number:

Building Society Roll Number (where applicable):

INCOME OPTIONS

If you require income to be paid away from your portfolio, please complete the following details. Capital erosion may occur should you elect to take an income greater than your portfolio is capable of generating, as income will need to be generated from selling capital.

A regular sum:

 £

payable as follows:

MONTHLY QUARTERLY HALF-YEARLY ANNUALLY ACCUMULATE REINVEST

Please confirm which account you would like your income drawn from:

DEPOSIT

ISA

DEPOSIT & ISA

If you wish to receive contract notes, please tick this box:

DO YOU REQUIRE WEB ACCESS? Yes: No:

CLIENT APPLICATION FORM

OUR AGREEMENT



DECLARATION

I/We confirm that the information provided is true and accurate to the best of my/our knowledge.

I/We the undersigned have received, read and understood the Discretionary Service Terms & Conditions relating to the Bespoke Portfolio Service and having been notified of the charges applicable, hereby authorise Rowan Dartington Intermediaries to manage this portfolio on a discretionary basis.

I/We can confirm that no investment advice has been received from Rowan Dartington Intermediaries.

I/We confirm that my/our Financial Adviser has confirmed risk alignment and suitability of this portfolio.

I/We accept that if the level of annual withdrawals exceed the growth of the underlying funds, this could result in an erosion of capital.

What is your investment time horizons for your portfolio (when will you need this money)?

<3 years 3-5 years 5-10 years 10 years +

Please accept my/our instructions to pay the following fee to my/our Adviser:

Plus VAT? (tick where relevant)

Initial Fee % (max of 4%)

Annual Fee % (max of 1%)

Please tick the Charging Option you require:

Option 1 (Fee & Commission)
Not applicable to IHT (AIM) portfolio Service

Option 2 (Fee Only)

Further information on Rowan Dartington Intermediaries charges can be found in our Rate Card

I confirm that to the best of my knowledge and belief the tax details and ID number(s) that I have provided are correct, and agree to notify Rowan Dartington Intermediaries should my tax residency change. I understand that where legislation requires, Rowan Dartington Intermediaries shall be obliged to report certain account data to HMRC.

First Applicant

Print Name
Signature
Date

Second Applicant

Print Name
Signature
Date

FOR TRUSTEE ACCOUNTS

First Trustee

Print Name
Signature
Date

Second Trustee

Print Name
Signature
Date

Third Trustee

Print Name
Signature
Date

Fourth Trustee

Print Name
Signature
Date

CLIENT APPLICATION FORM

OUR AGREEMENT



FOR CORPORATE ACCOUNTS

First Signatory

Print Name
Signature
Date

Second Signatory

Print Name
Signature
Date

Third Signatory

Print Name
Signature
Date

Fourth Signatory

Print Name
Signature
Date

As Financial Adviser to the above, I confirm that I accept the terms of the agreement with Rowan Dartington Intermediaries as stated in the Intermediary Adviser Agreement for Indirect Customers within the Services, Terms and Conditions and that it is my responsibility to ensure the on-going suitability of this investment for my client. I take full responsibility for the investment as part of my client's overall asset allocation.

In the absence of completing the Rowan Dartington Intermediaries risk questionnaire, I certify that I have undertaken a full suitability and risk profile analysis for the above client(s).

I undertake to notify Rowan Dartington Intermediaries immediately of any changes to my client's circumstances that could affect the suitability of this investment.

MONEY LAUNDERING

I enclose a copy of our completed customer Identity Verification Certificate as required by the Money Laundering Guidance Notes, which I certify has been completed in accordance with the provisions of the UK Money Laundering Regulations 2003.

FINANCIAL ADVISER

Print Name

Signature

ON BEHALF OF
ROWAN DARTINGTON INTERMEDIARIES

Print Name

Signature



STOCKS & SHARES ISA APPLICATION FORM



To be completed in conjunction with the ISA supplementary Terms and Conditions (See Appendix 1 of the Service, Terms & Conditions)
All sections should be fully completed. Any incomplete sections may cause the application to be rejected.

YOUR PERSONAL DETAILS

Title (Mr, Mrs, Miss, Other):

Date of Birth:

Surname:

National Insurance Number:

Forename(s) (Full name, i.e. no initials):

Nationality:

Permanent Residential Address:

Postcode

Country of Residence:

Occupation:

Daytime Telephone No:

Email address: (optional)

INVESTMENT DETAILS

I wish to subscribe to a stocks and shares ISA for the tax year ending 5 April 2018.

I would like to invest £ (please complete)

Please contact your Fund Manager for more information regarding the maximum amount to which you are entitled to subscribe in each tax year

I enclose a cheque (please tick one box) Authorise you to debit my main account

DECLARATION

I apply to subscribe for a Stocks & Shares ISA for the tax year / and each subsequent year until a) further notice, or b) a subscription is not paid for any one full tax year.

I confirm that I have read and agree to be bound by the ISA supplementary Terms & Conditions.

I declare that:

- a. All subscriptions made, and to be made, belong to me;
- b. I am aged 18 or over;
- c. I have not subscribed and will not subscribe more than the total amount permitted to a Cash ISA and a Stocks & Shares ISA in the same tax year;
- d. I have not subscribed and will not subscribe to another Stocks & Shares ISA in the same tax year that I subscribe to this ISA;
- e. I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either performs duties which, by virtue of s.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 Rowan Dartington Intermediaries 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.

I authorise Rowan Dartington Intermediaries:

- a. To hold cash subscription(s), ISA investments, interest, dividends, or any other rights or proceeds in respect of those investments and any other cash;
- b. To make on my behalf any claims to relief from tax in respect of ISA investments;

I declare that the information given in this application is true and correct to the best of my knowledge and belief. I confirm that I will advise Rowan Dartington Intermediaries of any changes in these circumstances without delay.

Signature:

Date:

Office use only

Client code	Executive	Date of receipt	Account number	AML verification



PLEASE READ THESE TERMS CAREFULLY IN CONJUNCTION WITH OUR MAIN TERMS & CONDITIONS

1. Individual Savings Accounts must comply with the requirements of HM Revenue & Customs, which may be subject to change from time to time. The Fund Manager will use his reasonable endeavours to ensure that these requirements are not breached and undertakes to notify the investor in the event that any failure to satisfy these requirements has or will result in an account becoming void. Nevertheless, it is the investor's responsibility to read and agree the enclosed eligibility declaration.
2. Account investments will be held in the name of a nominee company controlled by the Fund Manager specifically for use in connection with Individual Savings Accounts operated by Rowan Dartington & Co Limited ("Rowan Dartington") and securities will be held by or to its order. Further details are contained in the section headed Registration and Custody of Your Investments in the main Terms. Subject to any written instructions received from the client, account investments will remain in the beneficial ownership of the investor and will not be used as security for a loan.
3. The Fund Manager may retain subscription monies pending investment or reinvestment. Interest on such amounts will be credited to investor's accounts in accordance with our published rate, on a quarterly basis.
4. The Fund Manager will, on receipt of clear written instructions from the investor:
 - a. Arrange to transfer the ISA, or part of the ISA, to another ISA manager, or
 - b. Arrange to transfer or pay the investor, all or part of the investments held in the ISA and proceeds arising from these investments.

within a reasonable period required for practical implementation of said transfer or withdrawal.
5. At the request of the investor, the Fund Manager will arrange for the investor (subject to clause 6 below):
 - a. to receive copies of the annual reports and accounts issued by every company
 - b. to attend shareholders meetings
 - c. to vote
 - d. to receive in addition to the documents referred to in a) above, any other information issued to shareholders.
6. Charges:
 - a. £25 (plus VAT) per company per annum for supplying annual reports and accounts if requested.
 - b. £25 (plus VAT) per occasion to arrange for a investor to attend and vote at Company meetings.
 - c. £25 (plus VAT) per holding for transferring investments to another Plan Manager or to the investor's own name.

This annual charge is payable as agreed with your Fund Manager, but in normal circumstances this is currently quarterly in arrears as at 31st March, 30th June, 30th September and 31st December or on earlier withdrawal of funds or termination of the account. The ISA administration fee is calculated using the closing value of assets under management on a daily basis. The charge will be debited from your account when the amount becomes due.
7. The investor authorises the Fund Manager to provide HM Revenue & Customs with all relevant particulars of the account and its investments which HM Revenue & Customs may request.
8. The Fund Manager may without notice to the investor, debit the investor's plan when due with any fees listed in 6. above.
9. Where insufficient cash funds are held within the plan to meet fee obligations, the Fund Manager may without notice to the investor realise stock held within the plan to settle any outstanding fees listed in 6. above.
10. The investor authorises the Fund Manager to apply on his behalf to HM Revenue & Customs for all appropriate claims in connection with the repayment of tax in respect of qualifying investments held in the account and the income arising there from.
11. The account will lose its tax status on the death of the investor. Upon receipt of a sealed grant of probate, the account will be transferred to the personal representatives or as directed by them. Our normal charges will continue to apply to the account.
12. Rowan Dartington Intermediaries will make investment decisions at its absolute discretion in accordance with HM Revenue & Customs regulations and guidance. In the absence of written instructions to the contrary, any discretionary customer agreement with Rowan Dartington Intermediaries which relates to the ordinary investment affairs of an investor, applies equally to any Individual Savings Account owned by that investor.
13. The investor will indemnify Rowan Dartington Intermediaries against all claims or demands made by persons claiming to be entitled to any assets forming all or part of the account portfolio, subject always to clause 12.
14. Any dispute arising in connection with a Rowan Dartington Intermediaries account shall be governed by English Law.
15. Please note that as your Fund Manager we believe NO cooling off or right to withdraw without penalty applies. Therefore subject to the right to cancel and withdraw funds as set out above, applications and subscriptions will be accepted and presented upon receipt.
16. Rowan Dartington Intermediaries is a trading name of Rowan Dartington & Co Limited. Rowan Dartington is registered in England and Wales at Colston Tower, Colston Street, Bristol BS1 4XE. Company no. 2752304. Telephone number 0117 933 0000. Rowan Dartington is a member of the London Stock Exchange and authorised and regulated by the Financial Conduct Authority (No. 155241).

STOCKS & SHARES ISA APPLICATION FORM



To be completed in conjunction with the ISA supplementary Terms and Conditions (See Appendix 1 of the Service, Terms & Conditions)
All sections should be fully completed. Any incomplete sections may cause the application to be rejected.

YOUR PERSONAL DETAILS

Title (Mr, Mrs, Miss, Other):

Date of Birth:

Surname:

National Insurance Number:

Forename(s) (Full name, i.e. no initials):

Nationality:

Permanent Residential Address:

Postcode

Country of Residence:

Occupation:

Daytime Telephone No:

Email address: (optional)

INVESTMENT DETAILS

I wish to subscribe to a stocks and shares ISA for the tax year ending 5 April 2018.

I would like to invest £ (please complete)

Please contact your Fund Manager for more information regarding the maximum amount to which you are entitled to subscribe in each tax year

I enclose a cheque (please tick one box) Authorise you to debit my main account

DECLARATION

I apply to subscribe for a Stocks & Shares ISA for the tax year 2017 / 2018 and each subsequent year until a) further notice, or b) a subscription is not paid for any one full tax year.

I confirm that I have read and agree to be bound by the ISA supplementary Terms & Conditions.

I declare that:

- a. All subscriptions made, and to be made, belong to me;
- b. I am aged 18 or over;
- c. I have not subscribed and will not subscribe more than the total amount permitted to a Cash ISA and a Stocks & Shares ISA in the same tax year;
- d. I have not subscribed and will not subscribe to another Stocks & Shares ISA in the same tax year that I subscribe to this ISA;
- e. I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either performs duties which, by virtue of s.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 Rowan Dartington Intermediaries 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.

I authorise Rowan Dartington Intermediaries:

- a. To hold cash subscription(s), ISA investments, interest, dividends, or any other rights or proceeds in respect of those investments and any other cash;
- b. To make on my behalf any claims to relief from tax in respect of ISA investments;

I declare that the information given in this application is true and correct to the best of my knowledge and belief. I confirm that I will advise Rowan Dartington Intermediaries of any changes in these circumstances without delay.

Signature:

Date:

Office use only

Client code	Executive	Date of receipt	Account number	AML verification



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2. Account investments will be held in the name of a nominee company controlled by the Fund Manager specifically for use in connection with Individual Savings Accounts operated by Rowan Dartington & Co Limited ("Rowan Dartington") and securities will be held by or to its order. Further details are contained in the section headed Registration and Custody of Your Investments in the main Terms. Subject to any written instructions received from the client, account investments will remain in the beneficial ownership of the investor and will not be used as security for a loan.
3. The Fund Manager may retain subscription monies pending investment or reinvestment. Interest on such amounts will be credited to investor's accounts in accordance with our published rate, on a quarterly basis.
4. The Fund Manager will, on receipt of clear written instructions from the investor:
 - a. Arrange to transfer the ISA, or part of the ISA, to another ISA manager, or
 - b. Arrange to transfer or pay the investor, all or part of the investments held in the ISA and proceeds arising from these investments.within a reasonable period required for practical implementation of said transfer or withdrawal.
5. At the request of the investor, the Fund Manager will arrange for the investor (subject to clause 6 below):
 - a. to receive copies of the annual reports and accounts issued by every company
 - b. to attend shareholders meetings
 - c. to vote
 - d. to receive in addition to the documents referred to in a) above, any other information issued to shareholders.
6. Charges:
 - a. £25 (plus VAT) per company per annum for supplying annual reports and accounts if requested.
 - b. £25 (plus VAT) per occasion to arrange for a investor to attend and vote at Company meetings.
 - c. £25 (plus VAT) per holding for transferring investments to another Plan Manager or to the investor's own name.This annual charge is payable as agreed with your Fund Manager, but in normal circumstances this is currently quarterly in arrears as at 31st March, 30th June, 30th September and 31st December or on earlier withdrawal of funds or termination of the account. The ISA administration fee is calculated using the closing value of assets under management on a daily basis. The charge will be debited from your account when the amount becomes due.
7. The investor authorises the Fund Manager to provide HM Revenue & Customs with all relevant particulars of the account and its investments which HM Revenue & Customs may request.
8. The Fund Manager may without notice to the investor, debit the investor's plan when due with any fees listed in 6. above.
9. Where insufficient cash funds are held within the plan to meet fee obligations, the Fund Manager may without notice to the investor realise stock held within the plan to settle any outstanding fees listed in 6. above.
10. The investor authorises the Fund Manager to apply on his behalf to HM Revenue & Customs for all appropriate claims in connection with the repayment of tax in respect of qualifying investments held in the account and the income arising there from.
11. The account will lose its tax status on the death of the investor. Upon receipt of a sealed grant of probate, the account will be transferred to the personal representatives or as directed by them. Our normal charges will continue to apply to the account.
12. Rowan Dartington Intermediaries will make investment decisions at its absolute discretion in accordance with HM Revenue & Customs regulations and guidance. In the absence of written instructions to the contrary, any discretionary customer agreement with Rowan Dartington Intermediaries which relates to the ordinary investment affairs of an investor, applies equally to any Individual Savings Account owned by that investor.
13. The investor will indemnify Rowan Dartington Intermediaries against all claims or demands made by persons claiming to be entitled to any assets forming all or part of the account portfolio, subject always to clause 12.
14. Any dispute arising in connection with a Rowan Dartington Intermediaries account shall be governed by English Law.
15. Please note that as your Fund Manager we believe NO cooling off or right to withdraw without penalty applies. Therefore subject to the right to cancel and withdraw funds as set out above, applications and subscriptions will be accepted and presented upon receipt.
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Dear Sirs,

I instruct and authorise you to transfer the cash and/or stocks currently held with you to Rowan Dartington & Co Limited

Contact Name, Company Name & Address of Current Investment Manager:

Client Reference Number (if known):

Clients Full Name & Address:

Please enclose a copy of your most recent statement of assets (tick to confirm you have enclosed the statement).

Is this a full or partial transfer? Full: Partial:

If partial, what is the amount or percentage to be transferred (detail fund/stock if necessary)?

DECLARATION

This is my formal instruction to: (please tick where appropriate):

- LIQUIDATE the above portfolio of securities and transfer in cash to Rowan Dartington.
- transfer the above portfolio of securities in specie to Rowan Dartington (should the Investment Manager not allow transfer in specie, I agree to the transfer proceeding in cash).

Please accept this as my authority for you to provide Rowan Dartington with any information they may request written or non-written in relation to this transfer and to accept any instruction from them relating to the cash and/or stocks being transferred.

Please accept this form as authority from Rowan Dartington to effect this transfer immediately.

Please contact Rowan Dartington on 0117 9330044 who will provide details to enact this transfer.

Signature:

Date:





Dear Sirs,

I instruct and authorise you to transfer the cash and/or stocks currently held with you to Rowan Dartington & Co Limited

Contact Name, Company Name & Address of Current Investment Manager:

Client Reference Number (if known):

Clients Full Name & Address:

Please enclose a copy of your most recent statement of assets (tick to confirm you have enclosed the statement).

Is this a full or partial transfer? Full: Partial:

If partial, what is the amount or percentage to be transferred (detail fund/stock if necessary)?

DECLARATION

This is my formal instruction to: (please tick where appropriate):

- LIQUIDATE the above portfolio of securities and transfer in cash to Rowan Dartington.
- transfer the above portfolio of securities in specie to Rowan Dartington (should the Investment Manager not allow transfer in specie, I agree to the transfer proceeding in cash).

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Contact Name, Company Name & Address of Current Investment Manager:

Client Reference Number (if known):

Clients Full Name & Address:

Please enclose a copy of your most recent statement of assets (tick to confirm you have enclosed the statement).

Is this a full or partial transfer? Full: Partial:

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Please contact Rowan Dartington on 0117 9330044 who will provide details to enact this transfer.

Signature:

Date:



FINANCIAL ADVISER DETAILS



Please confirm your current contact details

Company Name:

Company Address:

Postcode

Telephone no:

e-mail address:

Financial Adviser:

Company Stamp:

FCA no:

Date:



Rowan Dartington Intermediaries is a trading name of Rowan Dartington & Co Ltd whois a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority.
Rowan Dartington & Co Limited is registered in England & Wales No.2752304 at Colston Tower, Colston Street, Bristol BS1 4RD

www.rowan-dartington.co.uk

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