

**For office use only**

Account number: \_\_\_\_\_

# Account opening form

Inheritance tax portfolio service  
via a financial adviser

**This Account Opening Form will allow you to provide Canaccord Genuity Wealth Management (CGWM) with important details.**

**CGWM will review all the information you provide. When we are satisfied that we have all the information we need, we will be able to provide our services and meet our legal and regulatory requirements.**

## **The account opening form is comprised of nine sections:**

**Section 1 – Personal information**

**Section 2 – Tax and employment details**

**Section 3 – Service details (Discretionary only)**

**Section 4 – Risk warning in respect of this service**

**Section 5 – Account administration**

**Section 6 – Correspondence**

**Section 7 – Financial adviser's details**

**Section 8 – Agreements**

**Section 9 – Investment Manager notes**

## **Additional forms**

**Individual Savings Account (ISA) Application and Transfer Form**

**Direct Debit Mandate**

# Section 1 – Personal information

## 1. Personal details

### First account holder

Title: Mr Mrs Ms Miss Dr  
Other (please specify): \_\_\_\_\_

Surname: \_\_\_\_\_

Forename(s): \_\_\_\_\_

Date of birth: \_\_\_\_\_

Marital status: Single Married Divorced  
Civil Partner Widow/widower

Place and country of birth: \_\_\_\_\_

Nationality/dual nationality: \_\_\_\_\_

Passport number: \_\_\_\_\_

Expiry date: \_\_\_\_\_

Country of issuance: \_\_\_\_\_

Are you a US citizen? Yes No

Permanent residential address:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Postcode: \_\_\_\_\_

Email: \_\_\_\_\_

Telephone (home): \_\_\_\_\_

Telephone (work): \_\_\_\_\_

Telephone (mobile): \_\_\_\_\_

### Second account holder

Title: Mr Mrs Ms Miss Dr  
Other (please specify): \_\_\_\_\_

Surname: \_\_\_\_\_

Forename(s): \_\_\_\_\_

Date of birth: \_\_\_\_\_

Marital status: Single Married Divorced  
Civil Partner Widow/widower

Place and country of birth: \_\_\_\_\_

Nationality/dual nationality: \_\_\_\_\_

Passport number: \_\_\_\_\_

Expiry date: \_\_\_\_\_

Country of issuance: \_\_\_\_\_

Are you a US citizen? Yes No

Permanent residential address:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Postcode: \_\_\_\_\_

Email: \_\_\_\_\_

Telephone (home): \_\_\_\_\_

Telephone (work): \_\_\_\_\_

Telephone (mobile): \_\_\_\_\_

### Spouse/partner details (if not joint holder)

Name: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Occupation: \_\_\_\_\_

## Dependents

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Relationship: \_\_\_\_\_

Relationship: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Relationship: \_\_\_\_\_

Relationship: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Date of birth: \_\_\_\_\_

## Security questions to help protect your account

### First account holder

Name of memorable place: \_\_\_\_\_

Name of first school: \_\_\_\_\_

Father's middle name: \_\_\_\_\_

Mother's maiden name: \_\_\_\_\_

### Second account holder

Name of memorable place: \_\_\_\_\_

Name of first school: \_\_\_\_\_

Father's middle name: \_\_\_\_\_

Mother's maiden name: \_\_\_\_\_

Please note that we may also ask additional security questions regarding activity on your account.

## Section 2 – Tax and employment details

### First account holder

National insurance number: \_\_\_\_\_

Tax identification number (TIN): \_\_\_\_\_

Tax status:

Tax payer                      Non tax payer

Marginal tax rate:

Additional higher              Higher

Basic                              Nil

Capital gains tax status:

Liable                              Exempt

Country of domicile for tax purposes: \_\_\_\_\_

Country of tax residency: \_\_\_\_\_

Additional country of tax residency: \_\_\_\_\_

Tax identification number (TIN): \_\_\_\_\_

Additional country of tax residency: \_\_\_\_\_

Tax identification number (TIN): \_\_\_\_\_

Additional country of tax residency: \_\_\_\_\_

Tax identification number (TIN): \_\_\_\_\_

### Capital Gains Tax

Our investment style is an active one. We believe that once an asset appears fully valued, CGT considerations should not prohibit a sale taking place. While we will consider the CGT implications of transactions and look to mitigate gains where possible, they should not be a constraint to investment management decisions. Therefore, bearing in mind the comparatively modest annual tax free allowance, it may prove both impractical and imprudent to keep gains within the nil rate band. If this is a view with which you disagree, please inform us.

Disagree

### First account holder

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Job title: \_\_\_\_\_

Employer's name and address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Type of business: \_\_\_\_\_

### Second account holder

National insurance number: \_\_\_\_\_

Tax identification number (TIN): \_\_\_\_\_

Tax status:

Tax payer                      Non tax payer

Marginal tax rate:

Additional higher              Higher

Basic                              Nil

Capital gains tax status:

Liable                              Exempt

Country of domicile for tax purposes: \_\_\_\_\_

Country of tax residency: \_\_\_\_\_

Additional country of tax residency: \_\_\_\_\_

Tax identification number (TIN): \_\_\_\_\_

Additional country of tax residency: \_\_\_\_\_

Tax identification number (TIN): \_\_\_\_\_

Additional country of tax residency: \_\_\_\_\_

Tax identification number (TIN): \_\_\_\_\_

### Second account holder

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Job title: \_\_\_\_\_

Employer's name and address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Type of business: \_\_\_\_\_

## Section 3 – Service details (Discretionary only)

Amount of money to be invested (minimum £50,000) £ \_\_\_\_\_

### Account fees and charges

Annual management fee 1%  
Calculated on the value of your portfolio at the end of each quarter<sup>1</sup>, and charged quarterly in arrears.

### Other charges relating to portfolio activity

Transaction charge<sup>2</sup> £40 per transaction

### Other charges

VAT is applied to all management fees.

New issues and UK equity bargains over £10,000 will attract the Panel on Takeovers and Mergers (PTM) Levy of, currently, £1 per transaction.

Legal Entity Identifier where required £115 + VAT.

### Transfer out charges

If you transfer your assets to another manager the following charges will apply:

- UK securities held electronically in CREST £20 per line

Payments:

- BACS payments are free of charge
- CHAPS/SWIFT £25 per payment.

### Additional services

Additional charges may apply where you request additional services or information, for example, special valuations. Please speak to your Canaccord Genuity contact for details.

### Charges illustration

Initial investment: £1,000,000

Year 1	Monetary value	Percentage of investment
Investment and/or ancillary services <sup>3</sup>	£13,440	1.34%
Financial instruments <sup>4</sup>	£0	0.00%
Total costs and charges <sup>5</sup>	£13,440	1.34%
Subsequent years		
Investment and/or ancillary services <sup>3</sup>	£12,160	1.22%
Financial instruments <sup>4</sup>	£0	0.00%
Total costs and charges <sup>5</sup>	£12,160	1.22%

## Section 4 – Risk warning in respect of this service

Before completing this section you should read our Guide to Risk and Investment.

The Inheritance Tax Portfolio Service should be regarded as high risk as it exclusively invests in equity securities listed on the LSE's Alternative Investment Market (AIM). Portfolios are likely to have a significant exposure to small capitalisation stocks. By their nature small capitalisation stocks have more volatile prices and may have poor or no liquidity. The portfolio is therefore exposed to significant capital losses.

We are not providing a tax adviser service and independent professional advice should be obtained. The value of shares purchased and any income derived from them may go down as well as up and investors may not get back the full amount invested. Past performance is not necessarily a guide to future performance. AIM shares tend to be relatively illiquid and therefore may be difficult to deal in. It may also be difficult to obtain reliable information as to the value and the risks to which the shares may be exposed.

The Inheritance Tax Portfolio Service cannot guarantee that all Investments made will continue to qualify for relief from Inheritance Tax or if they do initially qualify that they will continue to do so. The current Inheritance Tax rules may change in the future. Tax treatment depends upon individual circumstances of each client and may be subject to change in the future.

The investments discussed in this document may not be suitable for all investors. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment adviser.

<sup>1</sup> The last business day of March, June, September and December

<sup>2</sup> Referred to historically as the administration charge

<sup>3</sup> CGWM management fee, trade costs, VAT and stamp duty

<sup>4</sup> Fees on collective investments

<sup>5</sup> CGWM does not receive third party payments, such as trail commission; therefore, any third party payment charge would be zero in year 1 and subsequent years and excluded from this illustration.

## Section 5 – Account administration

### Nominee and Safe Custody Services

All investments forming part of your portfolio will be held as specified in our Custody Agreement.

#### Bank details

Payments will only be made to your nominated bank account.

#### Bank account

Name of account holder(s): \_\_\_\_\_

Name of bank/building society: \_\_\_\_\_

Address of bank/building society: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Account number: \_\_\_\_\_

Sort code: \_\_\_\_\_

IBAN/Account number: \_\_\_\_\_

Building society reference number (if applicable): \_\_\_\_\_

\_\_\_\_\_

### Fees

Please indicate how you would prefer to settle any fees and charges on your account (please tick one):

Direct Debit (please fill in form attached)

Debit this CGWM account

I/we will settle the fees and charges directly by bank transfer/cheque

#### Canaccord Genuity Wealth Management bank details

When making payments to Canaccord Genuity Wealth management please ensure that you quote the account number that you will be provided with once the account is open.

**Bank name:** HSBC

**Sort code:** 40-05-30

**Account number:** 63682919

**Account name:** CANACCORD GENUITY WEALTH LTD CLIENT MONEY

**BIC Code:** HSBCMIDLGB22

**IBAN:** GB45MIDL40053063682919

Please contact us for non-GBP payment details.

## Mandate authorising third parties (other people) to give instructions on the account

Evidence of identity and address will be required for all individuals able to give instructions on your account.

I/We the account holders hereby authorise Canaccord Genuity Wealth Management to take instructions from the person(s) below, in relation to the purchase or sale of any investments and in respect of any corporate actions and payments.

### Individual 1

Name in full: \_\_\_\_\_

Date of birth: \_\_\_\_\_

National insurance number: \_\_\_\_\_

Nationality: \_\_\_\_\_

Residential address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Email: \_\_\_\_\_

### Individual 2

Name in full: \_\_\_\_\_

Date of birth: \_\_\_\_\_

National insurance number: \_\_\_\_\_

Nationality: \_\_\_\_\_

Residential address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Email: \_\_\_\_\_

## Mandate authorising third parties (other people) to request information on the account

### Individual 1

Name in full: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Nationality: \_\_\_\_\_

Residential address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Email: \_\_\_\_\_

### Individual 2

Name in full: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Nationality: \_\_\_\_\_

Residential address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Email: \_\_\_\_\_

\_\_\_\_\_

# Section 6 – Correspondence

If you require additional correspondence to be sent to a third party, please tick the respective mailing product type and provide details of the copy correspondence below.

If you do not wish correspondence to go to the main account holder please tick this box and provide details of an alternative copy correspondent below. If no correspondent details are provided, all correspondence will default to the main account holder.

## Mailing Product

	General correspondence	Valuations	Contract notes	Statements	Tax Pack
Copy correspondent 1					
Copy correspondent 2					
Copy correspondent 3					
Copy correspondent 4					

### Copy correspondent 1

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Country: \_\_\_\_\_

Capacity:      Solicitor      Accountant      Other

### Copy correspondent 3

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Country: \_\_\_\_\_

Capacity:      Solicitor      Accountant      Other

### Copy correspondent 2

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Country: \_\_\_\_\_

Capacity:      Solicitor      Accountant      Other

### Copy correspondent 4

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Country: \_\_\_\_\_

Capacity:      Solicitor      Accountant      Other

## Section 7 – Financial adviser’s details

If you require copy contracts, statements and valuations please complete section 6.

Financial adviser’s name: \_\_\_\_\_

Financial adviser’s address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Financial adviser’s telephone number: \_\_\_\_\_

Initial adviser fee payable: \_\_\_\_\_

Ongoing adviser fee payable: \_\_\_\_\_

I/We certify:

I/We confirm we have assessed the suitability of the service in accordance with the FCA and will notify Canaccord Genuity Wealth Management immediately of any change in circumstances that may affect the management of the portfolio.

I/We confirm the verification of identity of the Client(s) introduced in accordance with the Money Laundering Regulations 2007. We hereby provide an introductory certificate along with supporting documentation.

I/We have not been able to confirm the verification of the Client(s) for the following reasons: \_\_\_\_\_

I/We will inform Canaccord Genuity Wealth Management of any change in the Financial Adviser VAT status.

Introducer’s signature: \_\_\_\_\_

Date: \_\_\_\_\_

Introducer’s Stamp:

If you wish us to facilitate the payment of your financial adviser’s initial and/or ongoing adviser fee, please indicate on the signature page.

## Section 8 – Agreements

These are the standard terms and conditions upon which Canaccord Genuity Wealth Management (CGWM) intends to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information. For the avoidance of doubt, this agreement is between Canaccord Genuity Wealth Management and the applicant(s) named in Section 1 of this form.

1. I/We have received, read and understood the Terms of Business, service agreements including Discretionary Portfolio Management Agreement, Advisory Portfolio Management Agreement, Advisory Stockbroking Agreement, Execution Only Stockbroking Agreement, as applicable, and the Terms of Business, including the ISA and Junior ISA terms, Nominee and Safe Custody Services Agreement, where applicable, and confirm that I/we agree to such terms.
2. I/We accept the fees and charges set out in Section 3 of this Account Opening Form.
3. I/We have provided details of my/our investment objectives, risk tolerance and financial situation to my financial adviser and will notify my/our financial adviser in writing of any change. I/We confirm that I/we can financially bear the associated risks consistent with my investment objectives.
4. I/We have read your Order Execution Policy for Retail Clients and confirm that I/we accept the terms thereof including but not limited to:
  - (a) Consent to orders being executed outside a regulated market/MTF; and
  - (b) Consent not to publish limit orders.
5. I/We are investing excess capital and understand the value will fluctuate.
6. I/We understand that my financial adviser listed below providing me/us with financial advice will charge me/us a fee for that advice and I/we instruct and consent to CGWM facilitating the payment of such fee to that intermediary directly from my account with you.
7. Where more than one person has signed this agreement, CGWM may rely on information provided by either party regarding the others' circumstances and make their recommendations accordingly.
8. I/We agree that CGWM may communicate with us electronically (including the provision of documents), for which purposes I/we have provided my/our e-mail address in Section 1.

Financial adviser (insert name): \_\_\_\_\_

Signed: \_\_\_\_\_

Name (block capitals): \_\_\_\_\_

Date: \_\_\_\_\_

Signed: \_\_\_\_\_

Name (block capitals): \_\_\_\_\_

Date: \_\_\_\_\_



# Individual Savings Account (ISA)

## Application and transfer form (stocks and shares/cash)

Title: \_\_\_\_\_

Full name: \_\_\_\_\_

Permanent residential address: \_\_\_\_\_  
\_\_\_\_\_

Postcode: \_\_\_\_\_

Date of birth: \_\_\_\_\_

If you have an existing Canaccord Genuity Wealth Management ISA, please provide the reference: \_\_\_\_\_

Do you have a National Insurance (NI) Number? Please tick one box:      Yes      No

If yes, please enter here: \_\_\_\_\_

You should be able to find your NI number on a payslip, form P45 or P60, a letter from the HM Revenue & Customs, a letter from the Department of Works and Pensions (DWP), or pension order book.

### I apply to:

- open and subscribe to the Canaccord Genuity Wealth Management stocks and shares ISA for the tax year 20\_\_\_\_/\_\_\_\_ and each subsequent year until further notice. (Please do not delete "each subsequent year" as this does not commit you to subscribe each year).
- transfer my existing ISA with the manager listed overleaf.

Income will normally be retained within the ISA. However, if you want it paid to your main account please tick here.

Fees will normally be taken from the ISA. However, if you want them to be paid from your main account please tick here.

### I declare that:

- All subscriptions made, and to be made, belong to me; (delete if you will not be subscribing to this ISA)
- I am 18 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA and a stocks and shares ISA in the same tax year;
- I have not subscribed and will not subscribe to another stocks and shares ISA in the same year that I subscribe to this stocks and shares ISA; (delete if you will not be subscribing to this ISA) and
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of 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 Canaccord Genuity Wealth Management if I cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties (delete if you are a non resident and are only transferring your ISA, you will not be able to subscribe to this ISA)

### I authorise Canaccord Genuity Wealth Management:

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

## Information and instruction about the ISA to be transferred (to be completed by the ISA Investor)

Name of existing ISA Manager: \_\_\_\_\_

Address of existing ISA Manager: \_\_\_\_\_

Telephone number: \_\_\_\_\_

Account number of existing ISA to be transferred: \_\_\_\_\_

I wish to transfer my ISA indicated above to a plan managed by Canaccord Genuity Wealth Management, 41 Lothbury, London EC2R 7AE, O20 7523 4610 and have informed them of my wish to transfer and ask that you liaise with them regarding all aspects of the transfer and supply all information required to effect this.

**1.** This is a cash ISA.

Proceed immediately with the transfer

Serve the full notice period before this instruction can be processed

**or**

**2.** Please arrange the sale of my existing stocks and shares and transfer the cash to Canaccord Genuity Wealth Management.

**or**

**3.** Please advise Canaccord Genuity Wealth Management of the existing stocks and shares in my plan and confirm the transfer arrangements with them. Please sell any that you cannot re-register and pay the proceeds and existing cash to Canaccord Genuity Wealth Management.

I am aware that often Unit trusts and OEICS cannot be transferred.

**I agree to the CGWM terms and conditions.**

**I declare that this application form has been completed to the best of my knowledge and belief.**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

If you are not signing as the owner of the ISA, please state the capacity in which you are signing below:

\_\_\_\_\_

Canaccord Genuity Wealth Management is a trading name of Canaccord Genuity Financial Planning Limited (CGFPL) and Canaccord Genuity Wealth Limited (CGWL). Both are authorised and regulated by the Financial Conduct Authority, and are wholly owned subsidiaries of Canaccord Genuity Group Inc. Both have their registered office at 41 Lothbury, London, EC2R 7AE. CGFPL is registered in England & Wales no. 02762351. CGWL is registered in England & Wales no. 03739694.

# Direct debit instructions

Please confirm how you would like us to manage this mandate by ticking the relevant box below:

Fees and charges



Originators I.D. No 655931

1. Name and full postal address of your Bank or Building Society branch

**To the Manager**

Bank/building society name: \_\_\_\_\_

Branch address: \_\_\_\_\_

Postcode: \_\_\_\_\_

2. Name(s) of account holder(s): \_\_\_\_\_

3. Sort code (from top right hand corner of your cheque): \_\_\_\_\_

4. Bank or Building Society account or roll number (include '-' or '/' as necessary): \_\_\_\_\_

5. Canaccord Genuity Wealth Management reference number (to be filled in by CGWM): \_\_\_\_\_

6. Instructions to your Bank/Building Society

Please pay Canaccord Genuity Wealth Management Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I/We understand that this instruction may remain with Canaccord Genuity Wealth Management and, if so, details will be passed electronically to my Bank/Building Society.

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Date (DDMMYY): \_\_\_\_\_

Date (DDMMYY): \_\_\_\_\_

Banks and Building Societies may not accept Direct Debit Instructions from some types of accounts.

.....  
**This guarantee should be detached and retained by the Payer.**

## The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Canaccord Genuity Wealth Management will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Canaccord Genuity Wealth Management or your Bank/Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time, by writing to your Bank or Building Society. Please also send a copy of your letter to us.

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**Australia**

**Canada**

**Guernsey**

**Isle of Man**

**Jersey**

**United Kingdom**

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