# Transact Portfolio Application

Adviser Notes

This application is for individual and joint applicants only. Trust applicants should use Transact Form T001(TR). Corporate applicants should use Transact Form T001(CA). This Application Form anticipates joint applicants all being natural persons; if you wish to make a joint application where one of the policyholders would be a partnership, trust, or other incorporated or unincorporated business, please refer to your Client Services team for guidance.

The terms used in this Application Form shall have the meanings ascribed to them in the Transact Key Features Document and Terms and Conditions (or, in respect of Section 10 of this Application Form, the Transact Adviser Terms and Conditions).

This Application Form must be read in conjunction with the Transact Key Features Document and Terms and Conditions. This document is available on www.transact-online.co.uk.

If the application is being signed under a Power of Attorney, we will require the identity of the Attorney to be verified as well as that of the applicant. The original or a certified copy of the Power of Attorney appointment documentation must be submitted with this application. We will also need to record and, where necessary, verify the reason for granting the Power of Attorney.

## 1 Applicant Details

**Please indicate application type**

If there are more than 2 joint applicants, please use additional forms.

**Open a joint GIA** ☐

| **Applicant 1** | **Applicant 2** |
|---|---|
| **Open an individual GIA** ☐ | **Open an individual GIA** ☐ |
| **Title** | **Title** |
| **Family Name** | **Family Name** |
| **Given Names** | **Given Names** |
| **Maiden/Previous Name** | **Maiden/Previous Name** |
| **Permanent Residential/Registered Address**<br>PO Box and 'Care Of' addresses are not acceptable | **Permanent Residential/Registered Address**<br>PO Box and 'Care Of' addresses are not acceptable |
| **Country** | **Country** |
| **Postcode** | **Postcode** |
| **Postal Address**<br>(if different from Permanent Residential Address) | **Postal Address**<br>(if different from Permanent Residential Address) |
| **Country** | **Country** |
| **Postcode** | **Postcode** |
| **Telephone (Home)** | **Telephone (Home)** |
| **Telephone (Work)** | **Telephone (Work)** |
| **Telephone (Mobile)** | **Telephone (Mobile)** |
| **Fax** | **Fax** |
| **E-mail** | **E-mail** |
| **Date of Birth** / / | **Date of Birth** / / |
| **Nationality** | **Nationality** |
| **Country of tax residence** | **Country of tax residence** |
| **National Insurance (NI) or Tax identification number** | **National Insurance (NI) or Tax identification number** |

Under the EU Savings Directive, where you are resident outside of the UK for tax purposes, we are required to record your country of residence and your personal tax identification number in that country.

I hereby declare that I have non-tax payer status and I have attached my R85 or R105 (as applicable) to this Application Form: ☐

I hereby declare that I have non-tax payer status and I have attached my R85 or R105 (as applicable) to this Application Form: ☐



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diversity with simplicity

# Transact Portfolio Application



## 1 Applicant Details (continued)

**Applicant 1**

| | Yes | No |
|---|---|---|
| Do you have an existing Transact Portfolio? | | |

If yes, what is your Portfolio Number

_ _ _ - _ _ _ - _ _ _

**Applicant 2**

| | Yes | No |
|---|---|---|
| Do you have an existing Transact Portfolio? | | |

If yes, what is your Portfolio Number

_ _ _ - _ _ _ - _ _ _

Let us know if you want any Portfolio or Wrapper to have a non-standard designation (e.g. M Brown - Holiday a/c)

| Applicant | Designation |
|---|---|
| Applicant 1 | |
| Applicant 2 | |
| Joint Applicants | |

## 2 Politically Exposed Persons

Tick here if any party to the application is a past or present head of state or government; a senior politician; a senior government, judicial or military official; a senior executive of a publicly owned enterprise; an important political party official; or a known associate or immediate family member of any such person. Give details below:

**Applicant 1** ☐ **Applicant 2** ☐

## 3 Nominated Account Details

You must provide us with details of your Bank/Building Society current account so that we may use this account to make payments to you.
For your protection, any cash withdrawals from your Portfolio will only be paid by direct credit to your nominated Bank/Building Society account.

**Name of Bank/Building Society**

**Address**

**Account Name**

**Account/Roll Number**

**Country**

**Postcode**

**Branch Sort Code (shown on your cheques)**

_ _ - _ _ - _ _

## 4 Initial Cash Deposit Instructions

Please use this section for single deposit instructions. For regular deposits, go to Section 5.

| Applicant | Deposit Amount | Amount by Cheque | Electronic Transfer | | |
|---|---|---|---|---|---|
| | | | Amount by Electronic Transfer | Expected Date | Identification Reference |
| Applicant 1 | £ | £ | £ | | |
| Applicant 2 | £ | £ | £ | | |
| Joint Applicants | £ | £ | £ | | |

**Payment Instructions**

**A Cheque/Bankers Draft**
Please make payable to: **Transact Client Account**
If the payer of the cash deposit is not an Applicant, we will require verification of the identity and address of the payer (see Section 11), in addition to the verification required of the Applicant(s).

**B Electronic Transfer**
Please instruct your bank/building society to send payment to:
**Account Name: Transact Client Account**
**Sort code: 60-00-01**
**Account Number: 36298921**
**Bank: National Westminster Bank plc**
**Address: City of London Office, PO Box 12258, 1 Princes Street, London EC2R 8PA**
If the payer of the cash deposit is not an Applicant, we will require verification of the identity and address of the payer (see Section 11), in addition to the verification required of the Applicant(s).

**For initial deposits by way of in specie transfer, please complete the relevant transfer form and attach it to this Application Form.**

## 5 Regular Deposit Instructions

Please specify the amounts you wish to deposit on a regular basis and when these should be taken from your bank account. Please also ensure that you supply us with a Direct Debit Mandate (T006) to enable us to deduct these monies. Please refer to the Transact Terms & Conditions for more detail.

| Applicant | Deposit Amount | Timing | | |
|---|---|---|---|---|
| | | **Frequency** (M, Q, H, Y) | **Day** (1st, 11th, or 21st) | **Start Month*** |
| **Applicant 1** | £ | | | |
| **Applicant 2** | £ | | | |
| **Joint Applicants** | £ | | | |

*This will be deemed to be the later of (i) the Start Month stated here and (ii) the month following the date on which a valid standing order instruction is in place. Please note that it takes up to 10 (ten) Business Days from the date on which your Portfolio is opened for a valid standing order instruction to be in place.

## 6 Buy Instructions

You may, at any time during the term of your GIA, instruct us to make purchases of investments from your available cash balance (please remember that 2% of your wrapper value must be retained as cash). If you wish to do so now, please complete the following:

Please specify below whether you want the costs and charges incurred in making any purchases set out below to be deducted on an Inclusive or Exclusive basis. "Inclusive" means that the amount of premium specified for such purchase shall be used to pay for both the investments specified and the costs and charges. "Exclusive" means that the amount of premium specified for such purchase shall be used to pay for the investments only, and the costs and charges shall be deducted separately from your Transact account in accordance with the Transact Terms and Conditions:

**Joint Applicants:** Inclusive ☐ Exclusive ☐

**Applicant 1:** Inclusive ☐ Exclusive ☐ **Applicant 2:** Inclusive ☐ Exclusive ☐

Please note that all purchase instructions (including instructions to make regular purchases) are subject to the terms of the Portfolio and, in particular, to there being sufficient cleared funds (over and above the minimum Cash balance required) available to make the purchase in question. Please also note that, unless otherwise specified in the purchase instructions, we will purchase income units/shares.

In respect of individual Portfolios: Please also note that, notwithstanding any election for payments to be made on an Exclusive or Inclusive basis, above, where your GIA is being used as your fee payment account, you will be deemed to have elected "Exclusive" in respect of your GIA.

**One-off Buys**

| **Applicant** (1/2/Joint) | **Description of Asset** (including undertaking name for fund or share and any SEDOL/EPIC code or template name) | **Amount** (Specify only one or the other) | |
|---|---|---|---|
| | | **Value (£)** | **Quantity** |
| | | £ | |
| | | £ | |
| | | £ | |
| | | £ | |
| | | £ | |

**Regular Buys**

| **Applicant** (1/2/Joint) | **Description of Asset** (including undertaking name for fund or share and any SEDOL/EPIC code or template name) | **Amount** | **Timing** | |
|---|---|---|---|---|
| | | | **Frequency** (M, Q, H, Y) | **Start Month*** |
| | | £ | | |
| | | £ | | |
| | | £ | | |
| | | £ | | |
| | | £ | | |

*This will be deemed to be the later of (i) the Start Month stated here and (ii) the month following the date on which a valid direct debit instruction is in place. Please note that it takes up to 10 (ten) Business Days from the date of receipt of your T006 (or from the date on which your Portfolio is opened, if later) for a valid direct debit instruction to be in place.

## 7 Regular Withdrawal Instructions

Please complete this section if you would like to receive a regular income from your GIA.

| Applicant | Enter Amount or tick Sweep | | Timing | | | Destination | |
|---|---|---|---|---|---|---|---|
| | Amount | Income Sweep | Frequency (M, Q, H, Y) | Day (7th, 17th, or 27th) | Start Month* | Nominated Account | Wrapper |
| Applicant 1 | £ | ☐ | | | | ☐ | |
| Applicant 2 | £ | ☐ | | | | ☐ | |
| Joint Applicants | £ | ☐ | | | | ☐ | |

*This will be deemed to be the later of (i) the Start Month stated here and (ii) the month following the date on which a valid standing order instruction is in place. Please note that it takes up to 10 (ten) Business Days from the date on which your Portfolio is opened for a valid standing order instruction to be in place.

## 8 Adviser Payment Instructions

Please specify below the payments that you require to be deducted from your Portfolio and paid to your Adviser on your behalf in return for their provision of intermediary services to you in relation to transactions as part of the operation of your Portfolio:

(If you have already set these out on an application for another Transact portfolio/wrapper you do not need to restate them here. If you set payments out here which are different from those on any previous application for another Transact portfolio/wrapper, the payments set out here will only apply to the wrappers which you are applying for on this form. Please note that these Payment Types and Applicable % Rates will apply to all Portfolios being applied for on this form)

| Payment Type | Applicable Rate | Payment Type | Applicable Rate |
|---|---|---|---|
| Initial: | % | Annual - New Cash: | % |
| Switch: | % | Annual - Investments & Switch Cash: | % |

If you wish the Initial Adviser payment to be paid on a portfolio establishment fee basis, please tick here: ☐

**(Please refer to Clause 6.2 of the Transact Terms & Conditions for a description of what each payment type means (including, for example, payment on a portfolio establishment fee basis) to ensure that you have made the election you intended here)**

I would also like the following amount(s) to be paid to my Adviser:

| Applicant | Amount | Timing | | | |
|---|---|---|---|---|---|
| | | Regular | Frequency (M, Q, H, Y) | Day (7th, 17th, or 27th) | Start Month* |
| Applicant 1 | £ | ☐ | | | |
| Applicant 2 | £ | ☐ | | | |
| Joint Applicants | £ | ☐ | | | |

*This will be deemed to be the later of (i) the Start Month stated here and (ii) the month following the date on which a valid standing order instruction is in place. Please note that it takes up to 10 (ten) Business Days from the date on which your Portfolio is opened for a valid standing order instruction to be in place.

## 9 Client Declaration

I/We acknowledge and agree that you are relying on the information provided on this Application Form and as part of this application in making your decision to issue me/us with a Portfolio, that one or more Wrappers within my/our Portfolio could be invalidated by any failure to disclose facts which might influence your assessment of this application prior to acceptance, and that you might seek to make a claim against me/us for any loss which you suffer in relying on that information. Should I/we feel that any additional information should be brought to your attention, I/we undertake to immediately provide this to you, signed by me/us and, where relevant, my/our Adviser.

I/We apply for a Transact Portfolio and GIA Wrapper, on the Transact Key Features Document and Terms and Conditions and represent and confirm that to the best of my/our knowledge and belief all of the statements made above in this Application Form or provided by way of additional information are true and complete and not misleading and shall, together with such terms and conditions, and the terms applicable to any Wrapper within my/our Portfolio from time to time, form the basis of the contract between me/us and you.

I/We confirm that I/we have read and understood the Transact Key Features Document and Terms and Conditions and personal illustration and understand the charges that will be levied. I am/We are aware of my/our rights to cancel my/our Portfolio(s) and any Wrapper within it/them, and the effects of any such cancellation.

I/We consent to the recording of my/our telephone calls with you.

I/We acknowledge, agree and undertake that:

1. any Investment within my/our Portfolio at any time will be held by Transact Nominees Limited (TNL) on the basis specified in the terms applicable to the Wrapper in question only and, accordingly, neither you nor TNL takes responsibility for the day-to-day management of any such underlying company, fund or other product of whatever description;
2. you do not and will not provide any advice as to the tax implications of investing in a particular Wrapper and you do not and will not provide any advice as to the suitability of any particular Investment or investment strategy;
3. you do not give any warranty as to the performance or profitability of my/our Portfolio or any part of it and, accordingly, you shall not be liable for any loss or depreciation in the value of my/our Portfolio or any particular Wrapper, whether such loss or depreciation may result from a fall in the value of any Investment within my Portfolio or from any other cause (but excluding any loss arising from negligence, wilful default or fraud on your part);
4. I/we have read and understood your order execution policy as set out in the Transact Terms and Conditions, and hereby consent to this policy; and
5. I/we have in particular read and understood the warning set out in the Transact Terms and Conditions in respect of transactions in non-complex instruments, and therefore understand that, in undertaking intermediary financial services for me/us in respect of transactions in non-complex instruments, you are not required to assess the suitability of the instrument or the service provided or offered to me/us and, as a result, I/we will not benefit from the protection of the FSA rules on assessing suitability. Therefore, you will not assess whether: (i) the relevant product or service meets my/our investment objectives; (ii) I/we would be able financially to bear the risk of any loss that the product or service may cause; or (iii) I/we have the necessary knowledge and experience to understand the risks involved.

I/We have, where I/we have felt necessary, sought independent specialist advice.

I/We understand and agree that the contract that I am/we are applying to enter into with you will be subject to English law and that the terms of my/our Portfolio and each Wrapper will be in the English language.

I/We hereby request that you open a Portfolio (constituted by a GIA Wrapper) in my/our name.

I/We confirm that to the best of my/our knowledge and belief (having made due and careful enquiry) I am/we are not subject to any taxation, exchange control, legislation or regulation that would make this application unlawful.

I/We hereby appoint as my/our "Adviser" the firm whose details are set out in Section 10 below.

**Data Protection**

I/We consent that any personal information obtained by you (whether contained in this Application Form or otherwise and whether stored electronically or otherwise) may be held and used or disclosed to a third party to enable you to process this application, and to enable Integrated Financial Arrangements plc to process my/our Transact General Investment Account, or (in each case) any subsequent transactions and to communicate with me/us directly or indirectly for any purpose. For the avoidance of doubt, this includes the provision of relevant information to our agents and custodians or relevant third parties from time to time.

| Applicant 1 | Applicant 2 |
|---|---|
| **Signature** | **Signature** |
| X | X |
| **Print Name** | **Print Name** |
| | |
| **Date** | **Date** |
| / / | / / |
| **Country where signed:** | **Country where signed:** |
| | |

## 10 Adviser Details and Declarations

**Firm Name**

**Firm's Transact Number**

_ _ _ - _ _ _ - _ _ _

**Firm Address**

**FSA Number (FRN)**

**Network Name (if any)**

**Country**

**Postcode**

**Registered Individual Name**

**Individual's Transact Number**

_ _ _ - _ _ _ - _ _ _

**FSA Number (IRN)**

I/We confirm that I/we have read and understood the Transact Adviser Terms and Conditions and I/we agree to be bound by the same, as from time to time amended by Integrated Financial Arrangements plc.

I/We confirm that I/we have informed each individual for whom identity and address verification is required that you may, at your sole discretion, undertake a search on a third party electronic database in order to satisfy yourself as to the identity and/or address of any such individual.

**Signature**

X

**Date**

/ /

**Authorised signatory for and on behalf of the Adviser**

## 11 Adviser's Confirmation of Verification of Identity

We are required by law to verify the identity and residential address of all applicants. We can satisfy our legal requirements by verifying this information directly with the applicant(s), or by accepting your (the Adviser's) declaration of your verification of this information with the applicant.

If you (the Adviser) do not complete the following declaration/provide the required documentation, we will contact the applicant direct in order to verify this information:

**Confirmations:**

### Applicant 1

Where Applicant 1 has **moved house in the three months prior to the date of this Application Form**, please specify their previous address below:

**Previous Residential Address**

**Country**

**Postcode**

I, the Registered Individual named in Section 11 above, hereby confirm that:

(i) the information set out in Section 1 above in respect of the person named in that section as 'Applicant 1' and, where Applicant 1 has changed address in the three months prior to the date of this Application Form, the information set out in the paragraph above, was obtained by me/my firm in relation to Applicant 1; and

(ii) the evidence which I/we have obtained to verify the identity of Applicant 1: (tick one box only)

- ☐ meets the standard evidence set out within the Guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group

**OR**

- ☐ exceeds the standard evidence set out within the Guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group (written details of the further verification evidence taken are attached to this Application Form)

### Applicant 2

Where Applicant 2 has **moved house in the three months prior to the date of this Application Form**, please specify their previous address below:

**Previous Residential Address**

**Country**

**Postcode**

I, the Registered Individual named in Section 11 above, hereby confirm that:

(i) the information set out in Section 1 above in respect of the person named in that section as 'Applicant 2' and, where Applicant 2 has changed address in the three months prior to the date of this Application Form, the information set out in the paragraph above, was obtained by me/my firm in relation to Applicant 2; and

(ii) the evidence which I/we have obtained to verify the identity of Applicant 2: (tick one box only)

- ☐ meets the standard evidence set out within the Guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group

**OR**

- ☐ exceeds the standard evidence set out within the Guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group (written details of the further verification evidence taken are attached to this Application Form)

## 11 Adviser's Confirmation of Verification of Identity (continued)

**and**, where this Application Form is being signed for an Applicant under a Power of Attorney and/or a party who is not an Applicant is making the initial cash deposit payments or Investment transfers:

**Attorney/Payer 1**

**Name of Attorney/Payer 1**

**Residential Address of Attorney/Payer 1**

**Country** **Postcode**

Where Attorney/Payer 1 has **moved house in the three months prior to the date of this Application Form**, please specify their previous address below:

**Previous Residential Address**

**Country** **Postcode**

I, the Registered Individual named in Section 10 above, hereby confirm that, where there is a person detailed above as 'Attorney/Payer 1':

(i) the information set out in Section 1 above in respect of the person named in that section as 'Attorney/Payer 1' and, where Attorney/Payer 1 has changed address in the three months prior to the date of this Application Form, the information set out in the paragraph above, was obtained by me/my firm in relation to Attorney/Payer 1; and

(ii) the evidence which I/we have obtained to verify the identity of Attorney/Payer 1: (tick one box only)

☐ meets the standard evidence set out within the Guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group

**OR**

☐ exceeds the standard evidence set out within the Guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group (written details of the further verification evidence taken are attached to this Application Form)

**Attorney/Payer 2**

**Name of Attorney/Payer 2**

**Residential Address of Attorney/Payer 2**

**Country** **Postcode**

Where Attorney/Payer 2 has **moved house in the three months prior to the date of this Application Form**, please specify their previous address below:

**Previous Residential Address**

**Country** **Postcode**

I, the Registered Individual named in Section 10 above, hereby confirm that, where there is a person detailed above as 'Attorney/Payer 2':

(i) the information set out in Section 1 above in respect of the person named in that section as 'Attorney/Payer 2' and, where Attorney/Payer 2 has changed address in the three months prior to the date of this Application Form, the information set out in the paragraph above, was obtained by me/my firm in relation to Attorney/Payer 2; and

(ii) the evidence which I/we have obtained to verify the identity of Attorney/Payer 2: (tick one box only)

☐ meets the standard evidence set out within the Guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group

**OR**

☐ exceeds the standard evidence set out within the Guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group (written details of the further verification evidence taken are attached to this Application Form)

**Signature**

✗

**Registered Individual**

**Date**

/ /

## 12 Attachments

The following forms/documents are attached to this application form:

Once completed, please submit this form to:

Integrated Financial Arrangements plc
Domain House
5–7 Singer Street
London
EC2A 4BQ



“Transact” is operated by Integrated Financial Arrangements plc Domain House, 5-7 Singer Street, London EC2A 4BQ
Tel: (020) 7608 4900 Fax: (020) 7608 5300 email: info@transact-online.co.uk web: www.transact-online.co.uk
(Registered office: as above; Registered in England and Wales under number: 3727592)
Authorised and regulated by the Financial Services Authority (entered on the FSA Register under number: 190856)