

## Client details

### SECTION 1 - CLIENT DETAILS

Full names of applicant

Address

County

National Insurance Number

Post Code

Date of Birth

Nationality

Contact Telephone Number

Email

### SECTION 2 - ISA DETAILS

How much do you wish to subscribe?

£

First Tax Year (e.g. 2013/2014)

/

### SECTION 3 - DECLARATION

I declare that all subscriptions made, and to be made, belong to me, I am 18 years or over, I have not subscribed and will not subscribe to another Stocks and Shares ISA in the same year that I subscribe to this ISA. I am resident in the United Kingdom for tax 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 GHC 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.

### SECTION 4 - AUTHORISATION

I authorise GHC Capital Markets Limited 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.

I agree to the supplementary ISA agreement on the back of this form and declare that the information given on this application form is correct to the best of my knowledge.

Signature

Date

Print name

### SECTION 5 - ABOUT GHC

GHC Capital Markets Limited are wholly owned subsidiaries of GHC Group Limited

GHC Capital Markets Limited

Registered Office:  
22-30 Horsefair Street  
Leicester  
LE1 5BD

Registered in England Number: 3113332  
VAT Registration Number 844 2761 20  
FCA Number:152998

# Supplementary Agreement Relating to ISAs

This supplementary agreement should be read in conjunction with the terms and conditions.

## Definitions

'HMRC' means Her Majesty's Revenue & Customs

'Plan holder' means the individual, being a qualifying individual, who has taken out an ISA

'Plan manager' means a person (including companies) which is authorised by HMRC to manage ISAs

'Qualifying Investments' means those investments that may be held in the account under the regulations

'Regulations' means The Individual Savings Account Regulations 1998 as amended from time to time including any replacement regulations

'Relevant statutory limit' means the statutory subscription limit provided in the regulations relevant to the account

'Savings Products' means an ISA

'Tax year' means a period commencing on 6th April in each calendar year and ending on 5th April in the following calendar year

References to gender are non-gender specific

## The Company

The Company is authorised by HMRC to act as an ISA Plan manager.

## The Service

This supplementary Agreement relates to:

The stocks & shares components of an ISA. There is no cash or life insurance component.

You hereby agree to comply with the conditions imposed by the regulations as stated on the Savings Product application form and/or written declaration.

The Company agrees to act as Plan Manager.

## ISA Applications

A qualifying individual, within the meaning of the Individual Savings Account Regulations 1998, means an individual who is 18 years or over, has not subscribed to another ISA, or another ISA of the same component, during the tax year in which he makes an application to open an ISA.

I declare that all subscriptions made, and to be made, belong to me, I am 18 years or over, I have not subscribed and will not subscribe to another Stocks and Shares ISA in the same year that I subscribe to this ISA. I am resident in the United Kingdom for tax 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 GHC 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.

A qualifying individual may subscribe to only one ISA in any tax year beginning 6th April. Subscriptions must be made in cash and not exceed the relevant statutory limit as permitted by the regulations.

The initial subscription to open an account must be made by completion of an application form.

The ISA will remain open for the tax year in which a valid application is made and each subsequent tax year until further notice provided a subscription is made during each subsequent tax year. If no subscription is made over a whole tax year the ISA holder will be required to make a new ISA application before any further subscriptions can be made, although the existing ISAs may remain open indefinitely. A reminder to this effect will be issued to the ISA holder.

No cooling off period is applicable to the ISA.

## Transfers from another Plan Manager

Transfers from another Plan Manager may be accepted in either cash or stock transfer, arising solely from that ISA, at our absolute discretion.

## Money held on your behalf (Client Free Money)

Interest will be paid to the Savings Product holder gross, without deduction of tax, less any charges or withholding tax as required by the Regulations.

## Tax credits and deductions

The Savings Product holder authorises the Plan manager on his behalf to make all necessary claims in respect of tax deductions in respect of investments and income there from in accordance with the Regulations and otherwise as the Plan manager considers appropriate.

The Savings Product holder authorises the Plan manager to provide HMRC with all relevant particulars of the Savings Product and its investments, which HMRC may reasonably request.

## Voiding of the account

Where an account is rendered void due to the fault of the Plan holder, the Plan holder will indemnify the Company against any claims or losses that arise through such fault. Where any irregularity arises over transferred shares due to the fault of the Plan holder, the Plan holder will indemnify the Company against any claims arising through such irregularity.

## Termination

The Plan manager may immediately terminate a Savings Product on written notice to the Plan holder, if in its opinion it is impossible to administer the Savings Product pursuant to the regulations. Also, if by reason of any failure to satisfy the provisions of relevant regulations, the Savings Product has, or will, become void for tax purposes. If any of these events occur the Plan manager will add the investments, or cash proceeds if the investments are encashed, to your managed investment portfolio. If this is not possible then the investments or cash will be returned to the Plan holder.

## Death

The Savings Product holder shall cease to be a qualifying individual under the regulations on death and the Savings Product shall cease to enjoy tax benefits from the date of death.

## Government CAT Standards

The Company ISAs do not meet the Government's Cost, Access and Terms requirements because the CAT standards do not extend to direct investments in quoted investments.

## Cancellation and Withdrawal

A customer has the right to withdraw an offer to enter into an ISA Agreement until at least seven days after the offer is made if sold to customer at a distance i.e. not face to face. This applies only to the service and not to the individual transactions effected there under.

Cancellation will not result in the unwinding of transactions effected during the cancellation period. The actual timescale depends upon the product, details are available on request. Cancellation and withdrawal rights will apply to the first applications and not to the second and subsequent ones. Cancellation rights apply from the date when the sale of the service is effected.

Charges in respect of the administration costs incurred by the Company may be applied as a result of cancellation or withdrawal including Nominee withdrawal charges. These charges are confined to the beginning of the relationship and are from the company's standard termination arrangements.

## Overdrawn Balances

If there are insufficient funds on account to enable the Company to recover its fees on the due dates, it reserves the right to deduct the owed amount from other portfolios managed by the Company on your behalf.

