

Please note – With effect from 1 August 2017, all applications for the Modular GIA must be submitted using James Hay Online at www.jameshay.co.uk.



JHMP0025

Modular GIA Application Form

Please note: It is possible to apply for a Modular GIA free of charge by using our online application form which can be found at www.jameshay.co.uk. If you complete a paper application you will incur an administration charge of £30 plus VAT. By completing and submitting this form you acknowledge that a fee of £30 plus VAT will be charged to you. If you complete and submit a paper application, and subsequently submit an online application, the £30 plus VAT paper application charge will still apply.

If you have not engaged an FCA authorised Financial Adviser who is both promoting and advising you to open the plan, transfer in any investments and purchase particular investments then we would normally not accept an instruction to invest outside of the Core Modular iPlan investments without a minimum of £100,000 within the plan being applied for.

Core Modular iPlan investments include our Investment Centre (including Managed Portfolio Panel), Cash Panel and panel of Stockbrokers/Investment Managers.

As part of our overall responsibility to our clients, our aim is to protect clients from excessive risks.

Application guide

Please complete this form in BLOCK CAPITALS and black ink and return it to James Hay Partnership, Dunn's House, St Paul's Road, Salisbury, SP2 7BF. If you require any assistance please call your Service Executive Team or our general enquiry number on 03455 212 414. **You can only apply for a Modular GIA if you also hold a Modular iSIPP.**

Modular iSIPP number

1 Personal details

Applicant to complete

Important: Please answer all questions in this section. If you do not fully complete this part of the form, it may delay the application process.

Title	<input type="text"/>		
Forename(s)	<input type="text"/>		
Surname	<input type="text"/>		
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
Permanent residential address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>

Are you a US Person or resident of the US for tax purposes?

☐ Yes* ☐ No

Are you an undischarged bankrupt?

☐ Yes* ☐ No

* If Yes, we may not be able to proceed with your application. Please contact us for further details.

Please complete the relevant sections below and overleaf to indicate how you would like to make payments into your Modular GIA:

2a Single payment in

Amount by cheque, payable to 'James Hay Wrap Managers Limited'

2b Regular payment in

Amount by Direct Debit

Frequency: ☐ Monthly ☐ Quarterly ☐ Half yearly ☐ Annually

Start date

If regular payments in are to be made to your Modular GIA please forward a completed Direct Debit Mandate to us. Please allow 20 business days for us to set up the Direct Debit.

2c Re-registration of investments

- If you do not want to change your existing investments, but simply want to hold them within your Modular GIA, please complete the following section.
- To find out which of your existing investments qualify for re-registration within your Modular GIA, please refer to the Modular GIA Permitted Investments List or your Financial Adviser.
- Investments held in a joint name cannot be re-registered into your Modular GIA.

Guidance on re-registering investments into the Modular GIA

STOCKS AND SHARES

All stocks and shares must be re-registered into the nominee name of an approved Investment Manager or Stockbroker. You should read the appropriate Clauses in the Modular GIA Terms and Conditions, and provide us with written confirmation of your choice of Investment Manager or Stockbroker.

Once in receipt of your instructions to appoint an Investment Manager or Stockbroker, we will complete any account opening documents as appropriate. Once the Account has been set up we will advise you of the nominee's details.

If shares are held by an existing nominee, they can be transferred electronically to the new nominees. Otherwise, the asset holders will need to complete Stock/Crest Transfer Forms and send them with the current share certificates to the new nominees.

Please note that stamp duty of £5 per holding may be payable.

UNIT TRUSTS/OEICS

These investments will be transferred into the name of our nominee following a similar process used to re-register stocks and shares, except you do not need to appoint an Investment Manager or an Stockbroker. If these funds are available in our Investment Centre, they should be transferred into this. Otherwise they will be transferred into the Whole of Market module.

It is our understanding that no Stamp Duty is payable on the transfer of Unit Trusts.

LIFE BONDS

These investments will not need to be assigned into the name of our nominee and will remain in your name. However, under the Power of Attorney, we will carry out transactions on your behalf in respect of the policy. You will need to send the policy documents to us for safe custody.

Some Life Bond providers may require a specific Power of Attorney to be set up. If this is required we will contact you at a later date.

We will write to the Life Bond provider to confirm we have Power of Attorney over the Life Bond and unless otherwise specified in 2ciii, any income from the Life Bond must be paid into your GIA Bank Account.

PLEASE NOTE: If the Life Bond is currently held under trust it will not be able to be held in your Modular GIA.

SECOND-HAND OR TRADED ENDOWMENT POLICIES

These investments will not be assigned into the name of our nominee. Under the Power of Attorney we will carry out transactions on your behalf. You will need to send the policy documents to us for safe custody.

Timescales for re-registration are dependent on third parties.

PLEASE NOTE: If you require more space to provide details of the investments to be re-registered, please photocopy these pages.

2ci UNIT TRUSTS/OEICS

IMPORTANT: Please complete ALL columns in this table. In particular, if you do not complete the eighth column, funds will not be re-registered into the Investment Centre and the benefits of the Investment Centre will not apply.

Full name of Unit Trust/OEIC	Ref number (if applicable)	Name in which asset is currently registered	Name and address of Fund Manager	Number of shares/ units held	Current value £	Date valued	Re-register available funds into the Investment Centre?*

* Any investments available for re-registration that are re-registered into the Investment Centre will be subject to the Investment Centre Terms and Conditions. In particular, dividends are paid as cash and no adviser charge will be paid directly to your Financial Adviser by the Investment Centre Fund Manager.

2cii STOCKS AND SHARES**IMPORTANT:** Please submit the original share certificates for the shares listed below, with this form.

Name of share and type	Ref number (if applicable)	Name in which asset is currently registered	Number of shares/ units held	Current value £	Date valued	Name and address of Investment Manager or Stockbroker currently holding shares (if applicable)

2ciii LIFE BOND AND SECOND-HAND ENDOWMENT POLICIES (ALSO OFFSHORE BONDS)**IMPORTANT:** Please submit all original policy documents for the investments listed below, with this form.

Product name and provider	Policy ref number (if applicable)	Name(s) in which asset is currently registered	Current unit holding	Current value £	Date valued	If income is being taken from your bond, is it to be paid into your GIA Bank Account? Yes/No

Do you intend to hold at least £195,000 in a combination of Investment Centre Funds (including Managed Portfolio Panel), the Cash Panel and in the bank accounts across all products within your Modular iPlan? ☐ Yes ☐ No

PLEASE NOTE: If you have not engaged an FCA authorised Financial Adviser who is both promoting and advising you to open the plan, transfer in any investments and purchase particular investments then we would normally not accept an instruction to invest outside of the Core Modular iPlan investments without a minimum of £100,000 within the plan being applied for.

I wish to invest in the following investment modules (tick appropriate boxes):

☒ **CORE GIA**

☐ **Managed Portfolio Panel**

If you have sufficient cash available in your GIA Bank Account, your Financial Adviser can begin investing into a model portfolio on the Managed Portfolio Panel via James Hay Online.

PLEASE NOTE: You must have a Financial Adviser appointed to access the Managed Portfolio Panel. Your Financial Adviser will need to agree to the Investment Manager's terms of business prior to investing into a model portfolio on the Managed Portfolio Panel. If you select this option you will be unable to hold any Investment Centre funds outside of one of the model portfolios on the panel.

☐ **Investment Centre GIA Funds**

If you have sufficient cash available in your GIA Bank Account, Investment Centre trades may be placed via the 'Trade' area of James Hay Online. Alternatively, you may submit paper instructions to us using an Investment Centre Buy Form. Please note there is no charge for placing trades online but there is a charge if you submit paper investment instructions.

If you wish to make regular investments, please complete an Investment Centre Regular Buy Form and send it to us at the address below.

☐ **Selftrade**

Please read the Selftrade Terms and Conditions and Selftrade Order Execution Policy and complete Section 3a of this Application Form. We will notify you when your Selftrade account has been opened. You can then instruct us to send Selftrade cash from your GIA Bank Account and access the trader terminal via the 'Trade' area of James Hay Online. You must be resident in the UK to apply for a Selftrade Dealing account.

☐ **Panel Stockbroker/Investment Manager**

Please see our list of Panel Stockbrokers/Investment Managers at www.jameshay.co.uk and complete Section 3b of this Application Form*.

☐ **WHOLE OF MARKET MODULE**

☐ **Whole of Market investments not held through an Investment Manager or Stockbroker**

Please complete an Instruction to Trade Form and follow the instructions on the form.

☐ **Investment Manager or Off Panel Stockbroker**

Please complete Section 3b of this Application Form*.

* Please obtain the Investment Manager's or Stockbroker's Terms of Business and application form. Please complete as much of the application form as you can and send it to us, along with a copy of their Terms of Business, to the address below. We will fully complete the application form and return it to your Investment Manager or Stockbroker. When your Investment Manager or Stockbroker Account has been opened you can instruct us to send the Investment Manager or Stockbroker cash via the 'Trade' area of James Hay Online.

PLEASE NOTE: The forms and documents detailed above can be obtained from our website at www.jameshay.co.uk or from the contact details at the end of this document.

Address to send forms to: James Hay Partnership, Dunn's House, St Paul's Road, Salisbury SP2 7BF

3a Selftrade dealing account

Applicant to complete

I would like to open a Selftrade dealing account ☐

I accept the Selftrade Terms and Conditions ☐

I accept the Selftrade Order Execution Policy ☐

Mother's maiden name

Are you resident in the UK for tax purposes? ☐ Yes ☐ No

Do you anticipate dealing in US securities, either now or later? ☐ Yes ☐ No

Do you wish to deal in warrants? ☐ Yes ☐ No

We will contact you with details of your Selftrade account once we have successfully processed your Modular GIA application.

3b Investment Manager or Stockbroker

Applicant to complete

I would like to appoint a:

Panel Stockbroker/Investment Manager

☐

Off Panel Stockbroker/Investment Manager

☐

The following information allows us to identify and begin account opening conversations with your selected Investment Manager or Stockbroker. The information is optional at this stage but if you do not provide it now we may need to contact you to obtain it once your Modular GIA has been opened. Please be aware this may delay the account opening process with the Investment Manager or Stockbroker. Please note that any Investment Manager or Stockbroker must be UK based and FCA authorised and agree to our operational requirements.

Firm name

Address

Postcode

FCA firm
reference number
(if known)

Telephone

Basis of
appointment

Execution only

☐

Advisory

☐

Discretionary

☐

Not yet decided

☐**4 Financial Adviser details and adviser charges (if applicable)**

Applicant to complete

Please tick as appropriate:

I wish the Financial Adviser currently appointed to my Modular iSIPP to receive adviser charges as specified in this application

☐ Yes☐ No (If **No**, please complete the relevant section below)

I wish to appoint a Financial Adviser to my Modular GIA. I wish the Financial Adviser to receive adviser charges as specified in this application

☐ Yes☐ No (If **Yes**, please complete the section below)

Company name

Network name (if applicable)

Contact name

FCA firm reference number

Address

Postcode

Telephone

Email

PLEASE NOTE: Your Financial Adviser will need to sign up to our Financial Adviser Terms of Business, a copy of which can be obtained from our website at www.jameshay.co.uk or from the contact details at the end of this document.

4a Global adviser charges

Applicant to complete

I have already provided instructions to pay initial and ongoing adviser charges at the same rate across all of my Modular iPlan products and wish this to also be applied to my Modular GIA.

☐ Yes☐ NoIf '**No**', and you wish to specify a different level of adviser charges for this Modular GIA, please choose one of the three following options:

4b Adviser charges: One off charge

Applicant to complete

If the Financial Adviser intends to charge a one off amount for the establishment of your Modular GIA, please indicate the amount that is required below. We will make this payment automatically when sufficient funds are available.

One off charge amount

4c Adviser charges: Product level

Applicant to complete

All adviser charges will be calculated and paid automatically by James Hay. If your Financial Adviser would prefer to invoice us instead, please tick here ☐

Upon receipt on an invoice, we will check to ensure the amount does not exceed the amounts detailed below and/or overleaf.

PLEASE NOTE: The maximum adviser charge we will facilitate from this Modular GIA is 5% (including VAT).

INITIAL ADVISER CHARGES FOR PAYMENTS IN**Option 1**

Percentage % of each payment in received

OR

Option 2

Fixed amount of each payment in received

INITIAL ADVISER CHARGES FOR TRANSFERS IN**Option 1**

Percentage % of each transfer received

OR

Option 2

Fixed amount of each transfer received

ONGOING ADVISER CHARGES**Option 1**

Percentage % of the value of your Modular GIA

OR

Option 2

Fixed amount

OR

Option 3

Tiered percentage

From	£0.00	to	<input type="text" value="£"/>	take	<input type="text" value=""/>	%
From	<input type="text" value="£"/>	to	<input type="text" value="£"/>	take	<input type="text" value=""/>	%
From	<input type="text" value="£"/>	to	<input type="text" value="£"/>	take	<input type="text" value=""/>	%
From	<input type="text" value="£"/>	to	<input type="text" value="£"/>	take	<input type="text" value=""/>	%
Over	<input type="text" value="£"/>	take	<input type="text" value=""/>	%		

For Options 1 and 3, are any percentage based ongoing adviser charges to be applied across **all** assets in your Modular GIA?

☐ Yes ☐ No

If '**No**' which category do you wish to **exclude**?

- ☐ Cash in the GIA Bank Account
- ☐ Cash held with a Cash Panel provider
- ☐ Investment Centre Funds (including Managed Portfolio Panel)
- ☐ Assets held with an Investment Manager or Stockbroker (whether Panel or Off Panel)
- ☐ Other whole of market assets

How frequently would you like your ongoing adviser charges paid? ☐ Monthly ☐ Quarterly ☐ Half yearly ☐ Annually

If the fixed amount of product level adviser charges exceeds 5% (including VAT) this may be queried with you.

INITIAL ADVISER CHARGES FOR INVESTMENTS IN THE JAMES HAY INVESTMENT CENTRE

 %

INITIAL ADVISER CHARGES FOR WHOLE OF MARKET INVESTMENTS

Option 1

 Percentage %

OR

Option 2

 Fixed amount £

ONGOING ADVISER CHARGES FOR ANY WHOLE OF MARKET INVESTMENTS

Option 1

 Percentage %

OR

Option 2

 Fixed amount £

If your Financial Adviser wishes to take investment level adviser charges on any investment this should be stated when the trades are placed.

If the level of investment level adviser charges stated on a trade instruction exceeds the levels stated above, this may delay the trade as we will query this.

PLEASE NOTE: The maximum adviser charge to be facilitated must not exceed 5% (including VAT).

5 Power of Attorney

Applicant to complete

Before we can open your Modular GIA, you must give us a Power of Attorney to operate the GIA/ISA Bank Account that will be opened in your name.

If you have already provided this for a Modular ISA, you do not need to provide it again.

I already have a Modular ISA in my Modular iPlan ☐ Yes ☐ No

If you ticked No, you must complete the following Power of Attorney to enable this application to proceed.

- 5.1 I appoint James Hay Wrap Managers Limited (JHWM) of Dunn's House, St Paul's Road, Salisbury, SP2 7BF to be my Attorney for the purposes hereinafter specified.
- 5.2 In respect to any Modular GIA or Modular ISA (both being "Modular iPlan Products") held in my name with JHWM, my Attorney shall have full power and authority to invest and trade the cash assets and investments in connection with the Modular iPlan Products and operate those Modular iPlan Products in accordance with the relevant Modular iPlan Product's Terms and Conditions, and any Specific Product Conditions as such Terms and Conditions may later be amended or supplemented from time to time. My Attorney is authorised to invest, hold and trade the said cash, assets and investments, upon the instructions of my Financial Adviser named in my Application Form (or any person or organisation notified to the Attorney as acting as my Financial Adviser) in any manner and to the same extent and with the same force and effect as if such actions were taken by me directly.
- Without limitation of the foregoing, my Attorney is hereby authorised to:
- (a) purchase, hold, sell and otherwise deal in the investments selected by me or my Financial Adviser, directly or by nominee, at such times and in such amounts as instructed and to give all instructions, orders or requests as my Attorney thinks fit for such purpose provided that such instructions shall not contravene any legal requirements or limitations relating to the particular Modular iPlan Product
 - (b) appoint any third party to carry out such instructions or generally to manage investments with or without prior reference to me or to execute instructions thereafter to be intimated by me or my Financial Adviser. The appointment of any such third party (whether or not originally appointed by the Attorney) may be revoked by the Attorney without my or my Financial Adviser's consent and without any liability to the Attorney
 - (c) pay any costs, charges and fees incurred in connection with the carrying out of such instructions
 - (d) transfer money from the GIA or ISA Bank Account to any of the other Product Bank Accounts to facilitate my or my Financial Adviser's instructions in respect of the Modular iPlan Products
 - (e) (if applicable) instruct and take instructions from James Hay Pension Trustees Limited and James Hay Administration Company Limited in respect of my Modular iSIPP

5.3 I acknowledge and accept that:

5 Power of attorney

Applicant to complete

- (a) all transactions in respect of the Modular iPlan Products are at my own risk and that my Attorney shall have no liability for any investment decision, and
- (b) my Attorney shall be entitled to rely upon the instructions, orders and requests reasonably believed by JHWM to have been provided to it by me or my Financial Adviser.

5.4 My Attorney is authorised to withdraw cash from the Modular iPlan Products in order to pay its fees, and those of any third party, or any other money which is lawfully due and owing and to disinvest from any investments of any Modular iPlan Product without my instructions if cash funds, after reasonable effort, cannot be obtained from me.

5.5 This Power of Attorney shall remain in full force and effect until revoked by law or by my giving, and my Attorney receiving my written notice of revocation. Revocation of this Power of Attorney shall not affect my liabilities in respect of the Modular iPlan Products that were initiated prior to the receipt of such notice of revocation. I acknowledge that any such revocation shall also require the termination of the Modular iPlan Products.

5.6 Governing Law. This Power of Attorney (and any non contractual claims or disputes arising from it) shall be governed by and construed in accordance with the laws of England and Wales.

Executed as a deed by me:

Applicant's signature

Witness's signature

Date

Date

PLEASE NOTE: The witness should not be a spouse, partner or other relative and must be aged 18 or over.

Witness's name

Witness's occupation

Address

Postcode

6 Cancellation rights

Applicant to complete

You have the right to cancel this application to set up a Modular GIA with us.

We will send you a cancellation notice and you will have 30 days from receipt of this notice to notify us that you have changed your mind and wish to cancel your application.

For applicants who have appointed a Financial Adviser

We will proceed with your Modular GIA application during your 30 day cancellation period and you can give us investment instructions during this period. However, if you choose to cancel your Modular GIA under the terms of the cancellation rights, any investment held by your Modular GIA will be sold and we will return any contributions that were made into your Modular GIA to their original source. The amount to be repaid may be less than the amount paid to us if the value of your investment has fallen at the time it is sold. This will be explained in the cancellation notice that we will send you.

For applicants who do not have a Financial Adviser

As you have not received any advice from a Financial Adviser before applying for your Modular GIA you will receive a 30 day period during which you can cancel your Modular GIA application. During this period we will not permit any investments within your Modular GIA in case you decide to cancel.

However, you have the option to waive your rights to your 30 day cancellation period. If you choose to do this, we will proceed with your application and any money held within your Modular GIA will be available for immediate investment upon receipt of your instructions.

If you do not wish to waive your rights, we will send you a cancellation notice and wait for 30 days before continuing with setting up your Modular GIA. If you wish to waive your rights, please read the following confirmation and then tick the box to confirm your acceptance:

☐

I confirm my decision to waive my right to a cancellation period for my Modular GIA application. I accept that once I have waived my right to this cancellation period, I will no longer be able to cancel my Modular GIA or have any money received into my Modular GIA returned (unless it is subject to separate cancellation rights). I also accept that my Modular GIA will be fully opened and will be subject to all the applicable charges as detailed in the Modular GIA Charges Schedule.

Before signing this declaration, it is important that you carefully read the Modular GIA Terms and Conditions; the Modular GIA Charges Schedule; the Modular GIA Permitted Investments List; the James Hay Online Terms and Conditions; Key Features of the Modular GIA; and the Modular iPlan Technical Guide. These documents specify important information about your Modular GIA, how the product works, the benefits and risks and the charges you will pay.

There is a lot of information for you to consider so, if you are in any doubt about whether the Modular GIA is right for you, we strongly recommend that you seek advice from a regulated Financial Adviser. If you would like to speak to a Financial Adviser, but do not have one, please visit www.unbiased.co.uk to obtain a list of Financial Advisers in your local area.

If you have any queries for James Hay Partnership, please direct them to James Hay Partnership, Dunn's House, St Paul's Road, Salisbury, Wiltshire, SP2 7BF; or telephone us on: 03455 212 414.

I hereby apply to James Hay Wrap Managers Limited (JHWM) to open a James Hay Modular GIA, and declare as follows:

- a) I agree at all times to be bound by, and comply with, the Modular GIA Terms and Conditions; Section 1 of the Modular GIA Charges Schedule; and the James Hay Online Terms and Conditions.
- b) To the best of my knowledge and belief, the particulars given on this Application Form are correct and complete.
- c) I undertake to tell you in writing within 30 days if:
 - there is any change to my name, permanent residential address, or residency status;
 - I am made bankrupt; or
 - if there are any changes to the information contained in this Application Form as soon as I am aware that what is stated is no longer true and complete.
- d) I authorise you and your agents to deal directly with the providers and issuers of investments held within the Modular GIA and their agents.
- e) I authorise the Financial Adviser named in this Application Form to act on my behalf (as applicable), to authorise transactions and to issue instructions to you in connection with my Modular GIA until I notify you to the contrary in writing.
- f) I accept that if I appoint a Financial Adviser, you will send correspondence to my Financial Adviser unless I have requested otherwise or if I cease to use the services of a Financial Adviser.
- g) I authorise you to send copies of all statements issued in respect of my Modular GIA and to disclose details of that portfolio to my Financial Adviser as named on this Application Form.
- h) If I have appointed a Financial Adviser, I give my authority for you to accept investment and disinvestment instructions from them and to pay adviser charges to them from my Modular GIA.
- i) If I have indicated that I wish to use the services of Selftrade or any other Panel or Off Panel Investment Manager or Stockbroker under Section 3 of this Application Form, I hereby instruct James Hay Wrap Managers ("JHWM") to open an account with my selected Stockbroker/Investment Manager and accept and agree that:
 - I am solely responsible for all decisions relating to the purchase, retention and sale of the investments forming part of the products, furthermore where my account is operated on an Execution only or Advisory basis then I accept that it is the joint responsibility of myself and my Financial Adviser to ensure any investments purchased comply with JHWM's published permitted investments list.
 - I hold JHWM harmless and indemnified against any claim in respect of such decisions.
 - I acknowledge and accept that JHWM has not and shall not in the future carry out any review of my nominated Investment Manager's/Stockbroker's financial status, their investment and/or risk strategies nor will JHWM monitor the ongoing performance of them. I am, or my Financial Adviser is, responsible for checking these matters on my behalf and ensuring that the Investment Manager/Stockbroker is suitable for my investment objectives.
 - My Investment Manager/Stockbroker will be bound by the Investment Manager/Stockbroker terms of business agreed with JHWM. I will not take any action, intentionally or otherwise, or instruct my Investment Manager/Stockbroker to take actions that result in a breach of this agreement.
 - I have seen and I accept the terms and conditions and charges schedule of the Investment Manager/Stockbroker I wish to appoint.
- j) I authorise you to make the investments detailed in Section 3 and to arrange any transaction in respect of any investments held within my Modular GIA that I or my Financial Adviser/Investment Manager, on my behalf may request from time to time.
- k) I accept that I will receive a statement of my Modular GIA once every 6 months.
- l) I authorise you or your nominee to hold investments within my Modular GIA on my behalf and to receive interest, dividends and any other rights or proceeds in respect of those investments and any other cash on my behalf and to reinvest or pay those dividends and other rights or proceeds in accordance with my instructions or those of my Financial Adviser/Investment Manager.
- m) If I am investing in a UCITS fund, I certify that before providing investment instructions to you I will have either:
 - printed a copy of the current version of the Key Investor Information Document (KIID); or
 - saved an electronic copy of the current version of the KIID.
- n) I authorise you to release all necessary information to third parties to enable the transfer of funds to you.
- o) I authorise you to obtain from and release to the Financial Adviser named in this Application Form any additional information that may be required to enable the transfer of funds.
- p) I agree at all times to be bound by, and comply with, the terms and conditions for the appointment of any Investment Manager appointed to provide investment management services.
- q) I acknowledge and confirm that you have not provided me with any financial, taxation or other advice in respect of any aspect of my Modular GIA; any investments, including whether I should buy, retain or sell any particular investments; or any matter relating to the appointment of any Investment Manager, Stockbroker or Financial Adviser.
- r) I acknowledge and accept that you will not carry out any review of my Financial Adviser's financial status, their investment and/or risk strategies nor will you monitor the ongoing performance of my Financial Adviser.

- s) I accept full responsibility in respect of any claims, losses and expenses that you may incur as a result of any incorrect information provided by me in this Application Form or of any failure on my part to comply with any aspect of this Application Form.
- t) I accept that whilst JHWM will normally rely on the identification documents I have already provided in relation to the Modular iSIPP I have previously opened, JHWM may at its discretion use a third party of its choosing to fulfil its obligations under the Money Laundering Regulations.
- u) I hereby authorise the providers of the investments listed in Section 2, as soon as reasonably practicable, to transfer the investments into the Modular GIA. This transfer will be made by re-registering the assets (except life bonds), subject to acceptance.
- v) I further instruct the providers of the investments named in Section 2 to provide you with any information requested in respect of these investments, including but not limited to transaction and dividend histories and details of the current portfolio and its value.

Data Protection Statement

Whether or not you become a customer, we will ensure that your information is only used in accordance with your instructions and our own strict internal confidentiality policies. If because of your instructions your personal data is held or disclosed in countries that do not have the same level of protection as in the United Kingdom we will take appropriate steps to protect it.

Your information may be used in this way for administration purposes, and to:

- provide and run the Modular GIA and develop and improve our products and services;
- identify and advise you by post, telephone or electronic media of products or services, which our Group of companies and associated companies think may interest you; and
- invite you to take part in market research surveys.

MARKETING COMMUNICATIONS: If you do not want to receive (by post, telephone or electronic media) up to date information on other products or services, please tick this box to opt-out ☐

Before we can open your Modular GIA, we may make searches at credit reference agencies who will supply us with information including information from the electoral register, for the purposes of verifying your identity. Scoring methods may be used to verify your identity.

The credit reference agencies will record details of the search whether or not the application proceeds. This is not a credit check and will not be seen or used by lenders to assess your ability to obtain credit.

If you give us false or inaccurate information and fraud is identified, details will be sent to fraud prevention agencies by IFG Group PLC. Law enforcement agencies may access and use this information.

We and other organisations may search and use these records to prevent fraud and money laundering, for example:

- to help make decisions about credit and credit related services, insurance proposals and claims, and all types of facilities;
- to manage accounts and facilities, (including tracing debtors) and recovering debt; and
- to help make decisions about job applicants and employees.

We and other organisations may search and use from other countries the information recorded at fraud prevention agencies. Further information on the credit reference agencies and fraud prevention agencies that we use is available by contacting us.

We may also give essential information about your Modular GIA to others if necessary to run your Modular GIA and for regulatory purposes, including other companies within the Group and its reinsurers, and any third parties with whom your Modular GIA holds investments. We may disclose your personal data to third parties where we consider it appropriate and lawful to do so, such as for fraud prevention, business analysis purposes or where you have given us permission to do so.

If you have a Financial Adviser appointed, your Financial Adviser may view any additional products you hold with us on James Hay Online, even though your Financial Adviser is not appointed for those additional products.

Information about you will be kept after your Modular GIA is closed. You have the right to see certain records we hold about you on payment of a fee. An information sheet explaining your rights is available from James Hay Partnership, Dunn's House, St Paul's Road, Salisbury, SP2 7BF.

This Application Form must be completed by you or an FCA authorised Financial Adviser who holds the appropriate permissions. If completed by an FCA authorised Financial Adviser, you must still check that the completed information is correct, as by signing below you are confirming this.

It is an offence to make false statements and the penalties are severe and could lead to prosecution.

By signing this Application Form below I agree to be bound by, and to at all times comply with, the Modular GIA Terms and Conditions; Section 1 of the Modular GIA Charges Schedule; James Hay Online Terms and Conditions; the above Declaration; and the above Data Protection Statement.

Applicant's name

Applicant's signature

Date

If you need help or information please visit our website at www.jameshay.co.uk, call us on 03455 212 414, or write to us at James Hay Partnership, Dunn's House, St. Paul's Road, Salisbury, SP2 7BF.

We are able to provide literature in alternative formats. For a Braille, large print or audio version of this document call us on 03455 212 414 (or via the Typetalk service on 18001 03455 212 414).

James Hay Partnership is the trading name of James Hay Insurance Company Limited (JHIC) (registered in Jersey number 77318); IPS Pensions Limited (IPS) (registered in England number 2601833); James Hay Administration Company Limited (JHAC) (registered in England number 4068398); James Hay Pension Trustees Limited (JHPT) (registered in England number 1435887); James Hay Wrap Managers Limited (JHWM) (registered in England number 4773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England number 7259308); PAL Trustees Limited (PAL) (registered in England number 1666419); Santhouse Pensioner Trustee Company Limited (SPTCL) (registered in England number 1670940); Sarum Trustees Limited (SarumTL) (registered in England number 1003681); Sealgrove Trustees Limited (STL) (registered in England number 1444964); The IPS Partnership Plc (IPS Plc) (registered in England number 1458445); Union Pension Trustees Limited (UPT) (registered in England number 2634371) and Union Pensions Trustees (London) Limited (UPTL) (registered in England number 1739546). JHIC has its registered office at 3rd Floor, 37 Esplanade, St Helier, Jersey, JE2 3QA. IPS, JHAC, JHPT, JHWM, JHWNC, SPTCL, SarumTL, IPS Plc, PAL, STL, UPT and UPTL have their registered office at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. JHIC is regulated by the Jersey Financial Services Commission and JHAC, JHWM, IPS and IPS Plc are authorised and regulated by the Financial Conduct Authority. The provision of Small Self Administered Schemes (SSAS) and trustee and/or administration services for SSAS are not regulated by the FCA. Therefore, IPS and IPS Plc are not regulated by the FCA in relation to these schemes or services.(06/17)

Modular iPlan - Modular GIA

Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

James Hay Wrap Managers Limited
 Dunn's House
 St Paul's Road
 Salisbury
 SP2 7BF

Service User Number

8	8	0	1	2	3
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Name(s) of Account Holder(s)

Reference

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Bank/Building Society Account Number

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Branch Sort Code

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Instruction to your Bank or Building Society

Please pay James Hay Wrap Managers Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with James Hay Wrap Managers Limited and, if so, details will be passed electronically to my bank/building society.

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Signature(s)

Date	

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

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 accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit James Hay Wrap Managers Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request James Hay Wrap Managers Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by James Hay Wrap Managers Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when James Hay Wrap Managers Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.