



# APPLICATION FORM FOR TRUSTS, PENSION SCHEMES, LIMITED COMPANIES AND UNINCORPORATED ASSOCIATIONS

This Application Form must be completed before Wealthtime can set up the Wrap and open the Wealthtime General Investment Account (GIA). **The Application Form must be signed by at least one of the Authorised Signatories, or if more than one signatory is required to authorise any action, the minimum number required must sign this form.**

Please note that some sections are **MANDATORY** including signing up for the online service and the Application Form cannot be accepted until these mandatory sections are completed.

Before completing this Application Form please ensure you have read the Wealthtime Key Features and Terms and Conditions and are satisfied that this Product is appropriate.

## 1. ENTITY DETAILS (Mandatory)

Section 1 and 2 of this Application Form is designed to enable Wealthtime to collect information required in order for us to meet our obligations under regulations including the Money Laundering Regulations, UK Finance Acts, FATCA and associated UK intergovernmental agreements (IGA's) as appropriate. The information required in these sections are marked as **MANDATORY** and as such, any failure to complete this information in full will result in Wealthtime being unable to process your Application.

Please complete either Trust Entities (Section 1.1 including Corporate Trustees if applicable), Pensions Schemes (1.2), Corporate Entities (1.3) or Unincorporated Entities (1.4) as appropriate.

### 1.1. TRUST ENTITIES

#### 1.1a. TRUST ENTITIES DETAILS

Title of Trust

Type of Trust (e.g. Bare, Discretionary, Charitable or Will)

Address for correspondence  
  
  
 Postcode

Registered Charity Number (if applicable)

#### Contact Details

Contact Name   
Telephone number   
Fax number   
Email address

## Trust Tax Residency

The following information will be used to ensure the correct withholding and / or reporting of taxes as required by the relevant tax authorities. This is a requirement under The International Tax Compliance Regulations 2015 and will result in the details of any "Reportable Accounts" being passed to HM Revenue & Customs who may then make this available to the Government of another territory in accordance with a relevant agreement.

Please provide details of any and all territories or jurisdictions in which the Trust is resident for income tax or corporation tax purposes or for the purposes of any tax imposed by the law of that territory that is of a similar character to either of those taxes.

Country of tax residence

Tax Identification Number

**Please note that it is a legal requirement that we record a TIN number for all applicants. We will not accept the application if a TIN cannot be provided at outset.**

### 1.1b. TRUST TAX SECTION AND DECLARATION (Mandatory)

#### Type of Entity (choose one only)

- Financial Institution
- Sponsored/Managed Investment Entity
- Trustee Documented Trust
- Non-Profit Organisation (other than a 'Managed Investment Entity') 
  - **Note:** Under FATCA this means the entity will be classified as a 'Deemed Compliant Financial Institution' and under the CRS it will be classified as an 'Active NFE'
- Active NFFE/NFE (other than a Non-Profit Organisation)
- Passive NFFE/NFE
- Exempt Beneficial Owner (e.g. pension schemes)
- Other than above 
  - **Note:** This option should be used for applications where an Offshore Bond is the only product being held in the Wealthtime Platform.

Please provide a Global Intermediary Identification Number (GIIN) (where applicable) and other regulatory identifiers. \*

Identifier \*  Number   
Identifier \*  Number

\* Regulatory identifiers include (as applicable) PRA / FCA Firm Reference Numbers, HMRC Registration Numbers (e.g. VAT / PSTN), Companies House registration numbers or Charity Commission numbers.



### 1.1c. TRUSTEE DETAILS

All trustees must normally be UK resident and the trust should be established in the UK.

### 1.1d. INDIVIDUAL TRUSTEES

Please indicate how many individual trustees there are

Please complete Section 2 (controllers) in respect of all individual trustees.

### 1.1e. CORPORATE TRUSTEE AND/OR DISCRETIONARY MANAGER (where applicable)

All parts are Mandatory and must be completed.

Please provide details of any Corporate Trustee appointed to manage the Trust and/or investment entity that manages the investment strategy of the Trust.

Name of Company

Address

Postcode

Telephone Number

Company Registration Number   
(Must be UK registered)

Type of business

### Authorised Signatory (Mandatory)

Is the corporate trustee an authorised signatory? Yes  No

If 'Yes' please provide your authorised signatory list.

### 1.1f. INDIVIDUALS WHO ARE CONTROLLERS OF THE TRUST (Mandatory)

Please complete Section 2 in respect of all controllers of the Trust in addition to the trustees.

Section 2 explains which individuals are "controllers".

### 1.1g. SUPPORTING INFORMATION/DOCUMENTS (Mandatory)

Please ensure the following is provided either within the Application Form or as accompanying documentation:

Evidence of registration with the Trust Registration Service Yes  No

Certified copy of the trust deed and any supplementary deeds Yes  No

Evidence of appointment of any individuals who are authorised to act on behalf of the trustees Yes  No

Details of all beneficiaries (or class & type of beneficiary if there are no named beneficiaries) Yes  No

Details of any other individual referred to in any document such as letters of wishes relating to the trust Yes  No

Details of any other person or body who/which in any way controls the trust fund. Yes  No

If you have answered 'No' to any of the above questions you must provide details about why you have not provided the information in the space below. The application will not be processed if Wealthtime are not satisfied that we can fulfil the obligations imposed upon us by the Money Laundering Regulations. Please continue on a separate sheet of paper if you need more space.



## 1.2. PENSION SCHEMES

### 1.2a. PENSION SCHEME DETAILS

Name of Pension Scheme

Type of Pension (e.g. SIPP, SSAS etc)

Address for correspondence

Postcode

PSTR Number

#### Contact Details

Contact name

Telephone number

Fax number

Email address

#### Tax Residency

The following information will be used to ensure the correct withholding and / or reporting of taxes as required by the relevant tax authorities. This is a requirement under The International Tax Compliance Regulations 2015 and will result in the details of any "Reportable Accounts" being passed to HM Revenue & Customs who may then make this available to the Government of another territory in accordance with a relevant agreement.

Please provide details of any and all territories or jurisdictions in which the Trust is resident for income tax or corporation tax purposes or for the purposes of any tax imposed by the law of that territory that is of a similar character to either of those taxes.

Country of tax residence

### 1.2b. SCHEME TAX SECTION AND DECLARATION (Mandatory)

#### Type of Entity (choose one only)

Financial Institution

Exempt Beneficial Owner (e.g. pension schemes)

Please provide a Global Intermediary Identification Number (GIIN) (where applicable) and other regulatory identifiers. \*

Identifier \*

Number

Identifier \*

Number

\* Regulatory identifiers include (as applicable) PRA / FCA Firm Reference Numbers, HMRC Registration Numbers (e.g. VAT / PSTR), Companies House registration numbers or Charity Commission numbers.

### 1.2c. BENEFICIARY DETAILS

All beneficiaries must normally be UK resident and the pension scheme should be established in the UK.

### 1.2d. INDIVIDUAL BENEFICIARIES

Please indicate how many individual beneficiaries there are

Please complete Section 2 (controllers) in respect of all individual beneficiaries.

### 1.2e. AUTHORISED SIGNATORIES (Mandatory)

Please provide the authorised signatory list for the pension scheme operator

### 1.2f. SUPPORTING INFORMATION/DOCUMENTS (Mandatory)

Please ensure the following is provided either within the Application Form or as accompanying documentation:

Copy of the trust deed and scheme rules Yes  No

Proof of HMRC approval including PSTR number (e.g letter from HMRC or screenshot of Pension Scheme Online scheme registration page)

Yes  No

Details of all beneficiaries

Yes  No

Authorised signatory list of the pension scheme administrator

Yes  No

Details of parent or holding company of the pension trust or entity acting as scheme administrator

Yes  No

If you have answered 'No' to any of the above questions you must provide details about why you have not provided the information in the space below. The application will not be processed if Wealthtime are not satisfied that we can fulfil the obligations imposed upon us by the Money Laundering Regulations. Please continue on a separate sheet of paper if you need more space.



### 1.3. LIMITED COMPANY

#### 1.3a. LIMITED COMPANY DETAILS

Name of Company

Type of business

Registration Number (must be UK registered)

VAT Number

Registered Address

Postcode

Address for correspondence (if different)

Postcode

#### Contact Details

Contact name

Telephone number

Fax number

Email address

#### Entity Tax Residency

The following information will be used to ensure the correct withholding and/or reporting of taxes as required by the relevant tax authorities. This is a requirement under The International Tax Compliance Regulations 2015 and will result in the details of any "Reportable Accounts" being passed to HM Revenue & Customs who may then make this available to the Government of another territory in accordance with a relevant agreement.

Please provide details of any and all territories or jurisdictions in which the Entity is resident for income tax or corporation tax purposes or for the purposes of any tax imposed by the law of that territory that is of a similar character to either of those taxes.

Country of tax residence (1)

Tax Identification Number (1)

Country of tax residence (2)

Tax Identification Number (2)

**Please note that it is a legal requirement that we record a TIN number for all applicants. We will not accept the application if a TIN cannot be provided at outset.**

### 1.3b. CORPORATE ENTITY TAX SECTION AND DECLARATION (Mandatory)

#### Type of Entity (choose one only)

Financial Institution

Non-Profit Organisation (other than a 'Managed Investment Entity')   
• **Note:** Under FATCA this means the entity will be classified as a 'Deemed Compliant Financial Institution' and under the CRS it will be classified as an 'Active NFE'

Active NFFE/NFE (other than a Non-Profit Organisation)

Passive NFFE/NFE

Exempt Beneficial Owner (e.g. pension schemes)

Other than above   
• **Note:** This option should be used for applications where an Offshore Bond is the only product being held in the Wealthtime Platform.

Please provide a Global Intermediary Identification Number (GIIN) (where applicable) and other regulatory identifiers. \*

Identifier \*  Number

Identifier \*  Number

\* Regulatory identifiers include (as applicable) PRA / FCA Firm Reference Numbers, HMRC Registration Numbers (e.g. VAT / PSTR), Companies House registration numbers or Charity Commission numbers.

### 1.3c. INDIVIDUALS WHO ARE CONTROLLERS OF THE LIMITED COMPANY (Mandatory)

Please complete Section 2 in respect of all controllers of the Limited Company.

Section 2 explains which individuals are "controllers".

(If a body, other than an individual, controls the Limited Company, please provide the same details as required for a Corporate Trustee (1.1d)).

### 1.3d. SUPPORTING INFORMATION/DOCUMENTS (Mandatory)

Please ensure the following is provided either within the Application Form or as accompanying documentation:

The company registered number, registered office and principal place of business Yes  No

The current memorandum of association or other governing documents Yes  No

The latest audited report and accounts Yes  No

A copy of its (internal) persons of significant control (PSC) register Yes  No

Full details of any shareholders who control either directly or through family more than 25% of the shares in the company Yes  No



### 1.3d. SUPPORTING INFORMATION/DOCUMENTS (Mandatory) cont'd

- Full details of its board of directors, or members of its management body Yes  No
- Full details of its senior management (if different from above) Yes  No
- Full details of all authorised signatories (if different from above) Yes  No
- Full details of any other person or body that in any way exercises control over the Company (either alone or in connection with others) Yes  No

If you have answered 'No' to any of the above questions you must provide details about why you have not provided the information in the space below. The application will not be processed if Wealthtime are not satisfied that we can fulfil the obligations imposed upon us by the Money Laundering Regulations. Please continue on a separate sheet of paper if you need more space.

### 1.4. UNICORPORATED ASSOCIATIONS

#### 1.4a. UNICORPORATED ASSOCIATION DETAILS

(Including partnerships, limited partnerships, clubs and associations and other bodies not classed as trusts or limited companies including charities not established under trust).

Name of Organisation

Nature of business

VAT Number

Registered Charity Number (if applicable)

Address for correspondence   
  
 Postcode

#### Contact Details

Contact name

Telephone number

Fax number

Email address

### 1.4a. UNICORPORATED ASSOCIATION DETAILS (cont'd)

#### Entity Tax Residency

The following information will be used to ensure the correct withholding and / or reporting of taxes as required by the relevant tax authorities. This is a requirement under The International Tax Compliance Regulations 2015 and will result in the details of any "Reportable Accounts" being passed to HM Revenue & Customs who may then make this available to the Government of another territory in accordance with a relevant agreement.

Please provide details of any and all territories or jurisdictions in which the Entity is resident for income tax or corporation tax purposes or for the purposes of any tax imposed by the law of that territory that is of a similar character to either of those taxes.

Country of tax residence (1)

Tax Identification Number (1)

Country of tax residence (2)

Tax Identification Number (2)

**Please note that it is a legal requirement that we record a TIN number for all applicants. We will not accept the application if a TIN cannot be provided at outset.**

#### 1.4b. UNICORPORATED ASSOCIATION TAX SECTION AND DECLARATION (Mandatory)

##### Type of Entity (choose one only)

- Financial Institution
- Non-Profit Organisation (other than a 'Managed Investment Entity') 
  - Note: Under FATCA this means the entity will be classified as a 'Deemed Compliant Financial Institution' and under the CRS it will be classified as an 'Active NFE'
- Active NFFE/NFE (other than a Non-Profit Organisation)
- Passive NFFE/NFE
- Exempt Beneficial Owner (e.g. pension schemes)
- Other than above 
  - **Note:** This option should be used for applications where an Offshore Bond is the only product being held on the Wealthtime Platform.

**Please provide a Global Intermediary Identification Number (GIIN) (where applicable) and other regulatory identifiers. \***

Identifier \*  Number

Identifier \*  Number

\* Regulatory identifiers include (as applicable) PRA / FCA Firm Reference Numbers, HMRC Registration Numbers (e.g. VAT / PSTR), Companies House registration numbers or Charity Commission numbers.



### 1.4c. INDIVIDUALS WHO ARE CONTROLLERS OF THE UNINCORPORATED ASSOCIATION (Mandatory)

Please complete Section 2 in respect of all controllers of the Unincorporated Association.

Section 2 explains which individuals are "controllers".

### 1.4d. SUPPORTING INFORMATION/DOCUMENTS (Mandatory)

Please ensure the following is provided either within the Application Form or as accompanying documentation:

The current memorandum of association or other governing documents Yes  No

The latest audited report and accounts Yes  No

A copy of its (internal) persons of significant control (PSC) register (if applicable) Yes  No

Full details of individual beneficial owners who control either directly or through family more than 25% of the entity including corporate owners Yes  No

Full details of any other person or body that have a significant level of control or influence over the organisation (e.g. senior partner in a professional partnership or chairman of the management committee in a club or chair / chief executive of charity) Yes  No

Full details of all authorised signatories (if different from above) Yes  No

If you have answered 'No' to any of the above questions you must provide details about why you have not provided the information in the space below. The application will not be processed if Wealthtime are not satisfied that we can fulfil the obligations imposed upon us by the Money Laundering Regulations. Please continue on a separate sheet of paper if you need more space.

### 2. INDIVIDUALS WHO ARE CONTROLLERS (Mandatory)

Please note that all controllers will need to be residents of the UK.

Please copy the form as many times as required to provide details of each controller.

#### Category of controller (Trusts)

Section 2.1 below should be copied and **must be completed by each individual who in any way controls the trust fund including:**

- Each individual trustee
- Each authorised signatory (excluding authorised signatories of corporate trustees)
- The settlor (if still living)
- Details of all beneficiaries (or class & type of beneficiary if there are no named beneficiaries)
- Any other individual referred to in any document such as a letter of wishes relating to the trust
- Any other person or body that in any way exercises control over the trust

#### Category of controller (Pension Schemes)

Section 2.1 below should be copied and **must be completed by each individual who in anyway controls the pension scheme including:**

- Each individual trustee
- All beneficiaries of the pension scheme
- Any other person or body that in any way exercises control over the pension scheme

#### Category of controller (Corporate)

Section 2.1 below should be copied and **must be completed by each individual who in any way exercises control over the company including:**

- Any shareholders who control either directly or through family more than 25% of the shares in the company
- Directors, or members of its management body
- Senior management (if different from above)
- All authorised signatories (if different from above)
- Any other person or body that in any way exercises control over the company (either alone or in connection with others)

#### Category of controller (Un-incorporated)

Section 2.1 below should be copied and **must be completed by each individual who in any way exercises control over the company including:**

- Individual beneficial owners who control either directly or through family more than 25% of the entity including corporate owners
- Any other person or body that have a significant level of control or influence over the organisation (e.g. senior partner in a professional partnership or chairman of the management committee in a club or chair / chief executive of a charity)
- Senior management (if different from above)
- All authorised signatories (if different from above)



## 2.1. INDIVIDUAL CONTROLLER DETAILS

All parts are Mandatory and must be completed.

Please copy this section as many times as required and complete for each controller.

For identity verification requirements please see the checklist at the back of this form.

Title

Forename(s) in full\*   
\*As per Birth Certificate

Commonly known as

Surname

Previous name(s)

Relationship to trust/limited company/unincorporated association (i.e. trustee, settlor, authorised signatory, director etc.)

Date of birth

National Insurance Number

I have never had a National Insurance Number (Please tick box if applicable)

Male  Female

Marital Status

Passport number(s)

Please provide a certified copy of Passport(s)

I have never had a Passport (please tick box if applicable)

Driving licence number

I have never had a Driving Licence (please tick box if applicable)

Telephone number

Email address

Permanent residential address

Postcode

Previous residential address if you have changed address in the last six months

Postcode

## Politically Exposed Persons (Mandatory)

In accordance with money laundering regulations we are required to identify any individuals who are currently or have been in the past politically exposed persons (PEPs), the immediate family members of PEPs or the close associates of PEPs, and apply enhanced due diligence procedures.

Are you, or have you been in the past, a senior official in the executive, legislative, administrative, military or judicial branch of a government or political party (elected or not) or an executive of a state owned corporation or state owned commercial enterprise or are you another entity such as a trust of which such an individual is a beneficiary or trustee or is/has any close relative (i.e. spouse, parents, sibling, children and spouse's parents or siblings) or any close personal or professional associate been connected to such a position? (This applies to any overseas or UK entity).

Please note that Wealthtime is unable to accept your Application unless one of the boxes below is ticked.

Yes  No

If 'Yes' please give full details, including country, the position held, when held and a brief description of the role undertaken.

## Tax Section and Declaration (Mandatory)

Wealthtime does not accept applications where the applicant is not currently domiciled and resident in the UK.

The following information will be used to ensure the correct withholding and / or reporting of taxes as required by the relevant tax authorities.

This is a requirement under The International Tax Compliance Regulations 2015 and will result in the details of any "Reportable Accounts" being passed to HM Revenue & Customs who may then make this available to the Government of another territory in accordance with a relevant agreement.

Please provide details of any and all territories or jurisdictions in which the applicant is resident for income tax or corporation tax purposes or for the purposes of any tax imposed by the law of that territory that is of a similar character to either of those taxes.

Are you a tax resident of the United Kingdom? Yes  No   
(Excludes Crown Dependencies and Gibraltar)

Are you a US person or resident of the US for tax purposes? Yes<sup>(1)</sup>  No

Are you a tax resident of any other jurisdiction? Yes<sup>(1)</sup>  No

Please provide your Tax Identification Number (TIN)<sup>(2)</sup> for any territories or jurisdictions in which you are tax resident (other than the UK):

1. Territory or Jurisdiction

Tax Identification Number



## 2.1. INDIVIDUAL CONTROLLER DETAILS (cont'd)

2. Territory or Jurisdiction

Tax Identification Number

3. Territory or Jurisdiction

Tax Identification Number

### Notes:

1. If the applicant has answered YES to either of the questions regarding non-UK tax residency please contact Wealthtime as we will need to request further information and / or documentary evidence to determine whether we can accept the application.
2. Please note that it is a legal requirement that we record a TIN number for all clients. If the applicant is solely or jointly tax resident in any country other than the UK, we will not accept the application if a TIN cannot be provided at outset.

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please state

### Authorised Signatory (Mandatory)

Are you an authorised signatory for giving instructions to Wealthtime?

Yes  No

Specimen signature of controller

## 3. NUMBER OF AUTHORISED SIGNATORIES REQUIRED

(For either trusts, companies or unincorporated associations)

If there are any restrictions on accepting instructions from ONE signatory of the trust, company, or unincorporated entity please specify the restrictions below.

If more than one authorised signatory is required by the entity for authorisation purposes they should each sign the relevant sections of this Form.

## 4. SOURCE OF FUNDS (Mandatory)

'Source of Funds' means the way (or ways) that the Applicant accumulated the money to be invested via the Wealthtime Platform.

For Trusts the sections should be completed for the Settlor, if still living and if not, then for the trust.

Please note this information must be provided even where no documentary evidence is required.

### Please note:

- IN ALL CASES WHERE THE TOTAL AMOUNTS TO BE INVESTED **EXCEED £1 MILLION** THE REQUIREMENT TO PROVIDE DOCUMENTARY EVIDENCE RELEVANT TO THE SOURCE OF FUNDS IS MANDATORY. We may also sometimes ask for documentary evidence of source of funds below this threshold to meet our regulatory obligations.
- We are required by law to understand how the Applicant accumulated the monies to be invested.
- Where a significant period of time has passed since the monies to be invested were accumulated we may ask for documentary evidence of where the monies have been invested in the interim period.
- Our source of funds requirements are determined on a risk based approach and a decision to ask for further evidence of source of funds and where applicable source of wealth will be made after we have evaluated the information received along with that which we already hold and that which we receive from other regulated third parties.
- Where we decide that documentary evidence of source of funds is required we have provided some examples of the types of evidence we will accept, depending on the declared source of funds. Please note that failure to supply acceptable evidence may result in delays or our refusal to accept an Application.
- Unless otherwise specifically stated in relation to a document we are happy for documents to be certified by any FCA authorised individual.

Please complete the MOST **relevant section(s)** below based on how the majority of the funds were most recently accumulated.

### 4(i) Income from employment (or previous employment if retired or currently unemployed). This includes lump sum bonus payments or dividends.

Full Name of Employer

Nature of Employer's Business

Occupation

Income received in this tax year (£)

Income received in the last tax year (worked) (£)

Amount of bonus payment received (£)

Date bonus payment was received

Examples of forms of acceptable evidence: Certified copy or original of:

- A recent payslip showing salary; or
- If self employed, recent complete audited accounts; or
- Bank statements clearly showing receipt of most recent three months' regular payments, and if relevant receipt of bonus payment, from named employer; or
- Letter from the employer on company headed paper confirming salary, and if relevant the bonus or dividend payment; or
- The latest P60 or equivalent.





**4(ii) Pension income  
(Regular payments and / or Lump Sum payments)**

Name of paying organisation(s)

Frequency of income

Income received in this tax year (£)

Income received in the last tax year (£)

Amount of lump sum received (£)

Date the lump sum was received

- Examples of forms of acceptable evidence:  
Original or suitably certified copy of:
- A recent pension statement showing amounts paid; or
  - An original, signed letter from the Pension Provider confirming payments made; or
  - An original, signed letter from a regulated accountant confirming the details.

**4(iii) Other, regular income not from employment or pensions**

Nature of income

When did income start

Approximate amount accumulated (£)

- Examples of forms of acceptable evidence:
- An original, signed letter from a regulated accountant confirming the details; or
  - Original or suitably certified copies of appropriate supporting documentation.

**4(iv) Savings**

Organisation(s) where savings accumulated

Period over which savings accumulated

Source of savings income

Total amount accumulated (£)

- Examples of forms of acceptable evidence:
- An original or suitably certified copy of the bank or building society statement showing total amount saved.

**4(v) Maturing or redeemed investments or policy claims**

Organisation(s) where investments held

Length of time investments were held

Total amount redeemed (£)

Date of redemption or maturity

- Examples of forms of acceptable evidence: Original or certified copy of:
- A letter from the organisation, giving details of the amount paid; or
  - The relevant chargeable event certificate or the contract notes.

**4(vi) Company sale**

Full legal name of the company sold

Company number

Nature of the company's business

Total value of sale (£)

Share of total value received

Date of sale

- Examples of forms of acceptable evidence:
- An original, signed letter from the solicitor involved in the sale confirming details of the sale and the amount received; or
  - An original, signed letter from a regulated accountant confirming details of the sale and the amount received; or
  - Original or suitably certified copies of the contract showing the amount received.

**4(vii) Property sale**

Address of property sold

Postcode

Length of time property was owned by you

Total sale amount received (£)

Date the sale was completed

- Examples of forms of acceptable evidence:
- An original, signed letter from the solicitor or regulated accountant involved in the sale confirming the details and amount received; or
  - An original, signed letter from the estate agent involved in the sale (if applicable) confirming details and amount received; or
  - The original or suitably certified copy of the sale contract.

**4(viii) Gift**

Donor's name

Applicant's relationship to donor

Reason for gift

Total amount received (£)

Date amount was received

Source of donor's wealth

- Examples of forms of acceptable evidence:
- An original, signed letter from the donor confirming the details and amount of the gift; and
  - Documentary evidence, as outlined in the relevant section, of the donor's source of wealth.

Please note if the donor is making any payments directly to Wealthtime then the donor will need to be money laundered.



#### 4(ix) Sale of shares

Legal name of company in which shares held

Company number

Type and number of shares sold

Address of intermediary used for the sale e.g. Stockbroker

Postcode

Total value of shares sold (£)

Date of sale

- Examples of forms of acceptable evidence:  
Original or certified copy of:
- Legal sale document confirming details; or
  - The contract notes.

#### 4(x) Inheritance

Donor's name

Applicant's relationship to donor

Date of donor's death (where applicable)

Total amount received (£)

Date amount was received

- Examples of forms of acceptable evidence:
- An original or suitably certified copy of the grant of probate (with copy of the will attached) showing the value of the estate; or
  - An original, signed letter from the solicitor involved in the case confirming details and the amount received.

#### 4(xi) Gambling or Lottery win

Name of paying organisation

Description of win

Total amount won (£)

Date win payout received

- Examples of forms of acceptable evidence:
- An original, signed letter from the paying organisation confirming the details of the win and the amount of the payout; or
  - A suitably certified copy of the bank statement, clearly showing the amount received and the paying organisation details.

#### 4(xii) Court Order (e.g. Compensation claim / divorce settlement)

Name of payer

Reason for payment

Total amount received (£)

Date amount received

Examples of forms of acceptable evidence:

- An original, or suitably certified copy of the Court Order; or
- An original, signed letter from the solicitor involved in the case confirming details and the amount received.

#### 4(xiii) Other (Entities)

Describe how the funds to be invested have been acquired

Describe the investment objective

Total amount invested (£)

Examples of forms of acceptable evidence:

- Copy of the last audited report and accounts; or
- An original, signed letter from a regulated accountant confirming details of how the funds were acquired



### 5. SOURCE ACCOUNT (Mandatory)

'Source Account' means the actual account from which any new and/or future monies (excluding transfers from the existing providers) that are to be received into your Wealthtime Wrap will come.

Please note:

1. If the source account details provided do not match those for the account from which the money is actually received we may ask for additional information and/or documentation to understand the reasons why.
2. We may ask for additional information and/or documentation if money is received from an account which is not in the Applicant's name.
3. If we receive money from more than one source account or from a jurisdiction we consider to be a higher money laundering risk we may ask for additional information and/or documentation.
4. **If you expect to request payments from your Wealthtime products to this account please enclose supporting evidence of the account details in the form of an original bank statement (internet bank statements are not accepted), void cheque or paying in slip which clearly shows the Account name, Sort code and Account number. Future payments will not be processed without one of these supporting documents.**

#### Source Account details:

Name(s) of account holder(s)

Sort code

Account number

Building society reference number (if applicable)

Bank or Building society name and address

Postcode

How long has this account been held for

Number of years

Number of months

Please complete this 'Source Account' section for each and every individual who may contribute.

### 6. Financial Adviser Details

Company name

Financial Adviser contact name

Paraplanner / Administrator contact name

Financial Adviser address

Postcode

#### 6a. OUR FINANCIAL ADVISER

We have appointed the Financial Adviser Firm nominated in Section 6 to arrange our Wealthtime Platform and provide us with ongoing advice and to act as our agent in respect of providing instructions or carrying out transactions on our behalf in respect of our Wealthtime Platform.

If you wish your appointed Financial Adviser to take Adviser Charges from your Wealthtime Platform or Wealthtime Products please complete the Wealthtime Adviser Charges Agreement. If you do not wish to do this you also have the option to pay your Adviser Charges direct to your Financial Adviser rather than through Wealthtime.

#### 6b. NEED FOR A FINANCIAL ADVISER

Please note that the Wealthtime Platform only operates through Financial Advisers. You will need to have a Financial Adviser throughout the lifetime of your Wealthtime Wrap. We regret we are unable to offer this service to direct clients.



## 7. GENERAL INVESTMENT ACCOUNT (GIA) APPLICATION FORM

Before completing this Application Form please ensure you have read the GIA Key Features and Terms and Conditions and are satisfied that this Product is appropriate for you

### 7a. LUMP SUM OR REGULAR PAYMENT

To make a payment into the General Investment Account (GIA), please indicate the amount you wish to make.

I wish to make the following lump sum payment:

Total Amount (£)

I wish to pay by regular payments:  
Regular Payments (£)

Frequency of regular payments:

Monthly  Quarterly

Half yearly  Yearly

Start date for regular payments:

or

If regular payments are to be made to your GIA please forward a completed Direct Debit Instruction to Wealthtime, a copy is available at [www.wealthtime.co.uk](http://www.wealthtime.co.uk). Please allow **15 working days** for Wealthtime to set up any Direct Debit Instruction. Please note direct debits can only be taken from your bank account on either the 12th or 27th of the month.

### 7b. PORTFOLIO TO BE TRANSFERRED

Portfolio Number

Name of transferring Portfolio

Address of transferring Portfolio

Are the assets to be re-registered into the GIA as part of an in specie transfer value? Yes No

If **'Yes'** Wealthtime will require a **current valuation** from the transferring account and a list of assets including asset/unit holding, price and value. Wealthtime will then confirm which assets can be re-registered. If you send this information with this Application Form then this could speed up the process.

## 8. OFFSHORE BOND

I wish to hold the following Offshore Bond(s)

Offshore Bond Provider

Policy Number



## 9. ONLINE REGISTRATION (Mandatory)

This will normally be an authorised signatory.

### 9a. MEMORABLE INFORMATION

Security information must be provided to enable us to verify users. You will need to remember this information as we will ask you about it when you first log in.

Please use a maximum of 20 characters, and avoid the use of punctuation, for all the information below. Please note all 5 of the Memorable Information items listed below need to be completed.

Mother's maiden name

Please note: When entering your memorable date, the year should be between 1900 and 2100.

Memorable date

Place of birth

Memorable school

Memorable place

### 9b. WEALTHTIME ONLINE SERVICES TERMS AND CONDITIONS

Below are the Terms and Conditions that all Wealthtime Online Users must agree to before access will be granted.

Please read them carefully and make sure you understand all items before signing the Online Registration Declaration.

#### General

- These Terms and Conditions apply to all/any of our online services or 'the service' for which you have registered or will register in the future by completion and submission of this Online Registration.
- From time to time we may notify you of and ask you to accept any additional Terms and Conditions online and/or by revisions to this document.

#### Security

- Access to Wealthtime's online services is controlled by each user having a unique user record or other security identification data or token.
- You are responsible for ensuring you protect your login details or other security identification information, or token, and to ensure this you must:
  - take reasonable steps to keep it secret
  - not share your login details with anyone
  - not allow anyone else to use it
  - never write it down without disguising it
  - not leave a PC unattended whilst logged onto the service
  - destroy or securely store any information printed off from the service.

#### Data Protection

- Please refer to the Data Protection clauses included in the Key Features and Terms and Conditions and the Wealthtime Data Protection Privacy Notice available at [wealthtime.co.uk](http://wealthtime.co.uk)

#### Revoking Access

- Wealthtime reserves the right to revoke any client's and/or appointed representative's online user access as we see fit.

#### Additional Users

- Wealthtime in principle will grant separate user records to you and any of your representatives.
- It is your responsibility to keep Wealthtime informed of any change in your representatives.

#### Availability/Alteration of Service

- Availability of our online services depends on our own systems availability and normal internet availability. We will not accept liability for any consequences of unavailability of the system for any reason.
- We may amend, extend or withdraw any online service at any time.

#### Access Rules

- The information relating to the Wealthtime Platform can only be accessed using your Online Access Number, Password and Pin Number.
- The service may have limited update facilities allowing the user to inform Wealthtime of changes. If any such changes are made to the data, Wealthtime will not accept responsibility for its accuracy.

#### Information Available

- The details available under the Wealthtime Platform are for illustrative purposes only.
- The date when the information for your Wealthtime Platform was last updated will be indicated where possible.

#### Errors and Omissions

- We will use reasonable endeavours to keep our records up to date at all times. However, there may be changes which we may not have been notified of by you or a third party. If you access a record, which you believe contains errors or omissions please tell us immediately.
- Wealthtime acts as a central collection point for investment information. We rely on third parties to get up-to-date information and are dependant on their efficiency and accuracy.
- We will not accept liability for any claims by you and/or your appointed representative for damages or loss arising from an inaccurate record.

### 9c. ONLINE REGISTRATION DECLARATION

Email address for online service (mandatory)

I warrant that I am authorised to view the data that I have access to. I declare that I have read and accept the Wealthtime Online Services Terms and Conditions.

Authorised Signatory/Online User

Print name of Signatory/Online User

Date



## 10. DECLARATION (Important - Please Read)

Please note that this declaration forms part of your application for your Wealthtime Wrap and together with the Terms and Conditions of the Wealthtime Platform, the entire application form constitutes a legally binding contract between you and Wealthtime. Please note that Wealthtime means Wealthtime Limited or Wealthtime Trustees Limited where appropriate in the particular context and unless a specific company name is mentioned.

We authorise Wealthtime to set up and administer our Wealthtime Wrap and Wealthtime General Investment Account (GIA) in accordance with the Wealthtime Platform Terms and Conditions (subject to Wealthtime accepting our application to do so).

We authorise Wealthtime and their agents to deal directly with the providers and issuers of investments held within the Wealthtime Platform, all so as to give practical effect to our application for the Wealthtime Platform and Wealthtime General Investment Account (GIA) and any instruction we or our Financial Adviser/Investment Manager may give you within the scope of the Wealthtime Platform Terms and Conditions and the relevant product/investment Terms and Conditions.

We authorise the Financial Adviser named in this Application Form to act on our behalf in dealing with Wealthtime, to authorise and arrange transactions and to issue investment and disinvestment instructions and instructions in relation to the administration of our Wealthtime Platform and authorise Wealthtime to accept and act upon these instructions and Wealthtime shall be entitled to assume that we have agreed the subject of such instructions unless and until we notify you to the contrary in writing.

We authorise Wealthtime where appropriate to administer the investments, to arrange the investments and to arrange any transaction in respect of any investments held within our Wealthtime Platform that we or our Financial Adviser/Investment Manager on our behalf may request from time to time and to transfer monies from and to any designated Product bank account for the purposes of facilitating the Wealthtime Platform.

Wealthtime may rely upon all instructions provided to it by ourselves, our Financial Adviser or our authorised representative (as applicable) in relation to the administration of our Wealthtime Platform. We understand that unless otherwise provided in the Terms and Conditions of the Wealthtime Platform, Wealthtime shall not be liable to us, nor will they compensate us, for any loss arising as a result of it doing anything in reliance upon any instructions; or for any reduction in the value of our investments within the Wealthtime Platform resulting (either directly or indirectly) from the acts or omissions of Wealthtime, its Agents or Nominees or those of any third party, except where this arises as a result of our negligence, wilful default, misrepresentation, breach of the Terms and Conditions of the Wealthtime Platform, or breach of any statutory obligations.

We agree that our investments within the Wrap will be registered in the name of Wealthtime Trustees Limited as trustee/ nominee or in the name of another nominee that may be appointed by Wealthtime Limited, any stockbroker or manager of our investments.

We authorise Wealthtime Limited to administer and control our investments and cash held within Wealthtime Trustees Limited or any other nominee entity, for the purpose of providing the Wealthtime services to me

We acknowledge that we have received a copy of, and have read, and accept the Key Features and Terms and Conditions of the Wealthtime Platform, including those relating to the bank accounts.

We understand that the Terms and Conditions together with our Application Form where accepted by Wealthtime shall form a legally binding agreement between ourselves and Wealthtime.

We acknowledge that Wealthtime has not provided us with any advice under the terms of the Financial Services and Markets Act 2000, in respect of any aspect of our Wealthtime Platform, Wealthtime Products, or investments or the appointment of any Discretionary Investment Manager, Discretionary Fund Manager or Stockbroker and has no responsibility for doing so.

We have not received and do not expect to receive from Wealthtime any advice in relation to our Wealthtime Platform, Wealthtime Products or investments, including whether we should buy, retain or sell any particular investments.

We acknowledge that if there is insufficient cash in our Wealthtime Platform to pay any amount due, including in respect of Wealthtime's Fees, if we or our Financial Adviser having been requested by Wealthtime to do so, fail to encash sufficient investments to produce the necessary cash then Wealthtime shall be entitled to disinvest such amount from such investments as it sees fit to cover the amount payable.

If, during the period of our business relationship, there is any change in the identity or personal information of the individuals identified as controllers or information related to the Entity itself we agree to provide updated information and the applicable date of the change to Wealthtime within **two working days** as specified in The Money Laundering and Terrorist Financing (Amendment) Regulations 2019 and/or where an individual controller:

- a. Becomes a tax resident of another jurisdiction by way of citizenship or residency (irrespective of whether they continue to remain a tax resident of the UK)
- b. Come within the definition of a politically exposed person (PEP) at any time, as defined in Section 2 - Politically Exposed Persons

We acknowledge that in order to enable Wealthtime to comply with its obligations under the Applicable Regulations (including those relating to the prevention of money laundering and terrorist financing, bribery and corruption, tax evasion, fraud and market abuse) we may at any time be required to provide and/or update information and supporting documentation about the Entity or any of the Controllers including details of transactions and/or the source of wealth, funds and/or income. We understand that where satisfactory information or documentation is not provided by us within any time period specified in the request, Wealthtime may exercise its rights to restrict or close the Account(s). Where Wealthtime closes the account we may still be required to provide satisfactory information or documentation before Wealthtime will carry out our instructions to withdraw or transfer funds or investments from any Account(s).

We agree to pay Wealthtime's fees as set out in the applicable Wealthtime Fee Schedule and we agree to Wealthtime taking their Fees from our funds and that any indebtedness or liability incurred to or by Wealthtime under this authority shall, in the absence of any express written agreement to the contrary, be due and payable by us on demand.



We acknowledge and accept that Wealthtime Limited and Wealthtime Trustees Limited have not carried out and shall not in the future carry out any review of our Financial Adviser's and/or Discretionary Investment Manager's, and/or Stockbroker's, financial status, their investment and/or risk strategies nor will Wealthtime Limited or Wealthtime Trustees Limited monitor the ongoing performance of these persons. We, or our Financial Adviser are responsible for checking these matters and ensuring that any Discretionary Investment Manager appointed is suitable for our investment objectives.

We authorise Wealthtime to provide copies of all statements issued in respect of our Wealthtime Platform and to disclose details of that Service to our Financial Adviser.

We undertake to register, and activate our account, for the Wealthtime Online Service at the time our application to become a member of the Wealthtime Platform is accepted and authorise Wealthtime to send any correspondence or documentation to the document store in respect of our Wealthtime Platform on Wealthtime Online instead of by post unless legally required to do so.

We understand that in addition to the Confirmation of Verification of Identity that our Financial Adviser is obliged to complete, which forms part of our Application Form, Wealthtime may at its discretion use a third party of its choosing to fulfil its obligations under the Money Laundering Regulations. We understand that the results of any such third party verification searches will not be seen or used by lenders to assess our ability to obtain credit.

We confirm our agreement to the Adviser Charges as set out in the Adviser Charges Agreement(s) we have entered into with our Financial Adviser and hereby authorise and request Wealthtime Limited to pay them on our behalf, in accordance with the provisions of the Wealthtime Platform, from the funds held in our Wealthtime Wrap, until otherwise instructed. We understand Wealthtime will only pay these Adviser Charges if our Financial Adviser is authorised by the Financial Conduct Authority and has agreed to the Wealthtime Financial Adviser Terms of Business.

We hereby authorise the providers of the investments listed, as soon as reasonably practicable, to transfer the investments into the Wealthtime General Investment Account (GIA). If not held under Letter of Instruction, we understand these investments will be re-registered subject to acceptance.

We further instruct the providers of the investments to provide Wealthtime 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.

We declare that to the best of our knowledge and belief, the information given in this Application Form is true and complete. We undertake to inform Wealthtime promptly in writing of any changes to the information contained in this Application Form as soon as we are aware that what is stated is no longer true and complete.

**DECLARATION ACCEPTANCE**

We apply for membership of the Wealthtime Platform and Wealthtime Products we are taking out under this service (the Relevant Products).

We understand it is a serious offence to make false statements and that the penalties are severe and could lead to prosecution.

We acknowledge and accept the terms of this Agreement and we understand that the services provided under it do not extend to financial advice under the terms of the Financial Services and Markets Act 2000.

As evidenced by our signature(s) below we acknowledge and accept the Key Features and Terms and Conditions of the Wealthtime Platform and make the foregoing declarations in respect of the Wealthtime Platform and the General Investment Account (GIA).

We confirm our acceptance of the Fees detailed in the Wealthtime Fees Schedule.

This declaration in section 10 is hereby made on behalf of the applicant. (Please note if more than one authorised signatory is required to give us instructions at least that number of authorised signatories must sign this declaration.)

Signature of an Authorised Signatory

Full Name

Signature of an Authorised Signatory

Full Name

Signature of an Authorised Signatory

Full Name

Date

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## CHECKLIST FOR THIS APPLICATION FORM

Before you return the completed Application Form please make sure the following have been actioned:

- Section 1, 2, 3, 4, 5 and 6 has been completed
- The Online Registration Declaration has been signed and dated
- The Declaration Acceptance has been signed and dated

Please also check you have included the following documents (if applicable) to support your Application:

### Evidence of Identity to set up the Trusts

Suitable name and address verification is required

- a) for the Trust; and,
- b) for each Controller as identified in Section 2

### Companies/Unincorporated Associations

Suitable name and address verification is required unless the company is FCA authorised.

- a) for the company or unincorporated association; and,
- b) for each Controller identified in Section 2 (but in the case of Authorised Signatories only where they are also members of the board of directors, or members of its management body)

### Verification of Corporate Trustee, Corporate Shareholder or Corporate Beneficial Owner

This should be provided by sending the attachments specified in this application form.

## Verification of Individuals

This should be facilitated by the provision of photocopies of two documents - one from list A and one from list B. (Items from the same source cannot be used twice). Please ensure that the photocopy of each identity document used marked \* is certified by a professional person such as a doctor, accountant, civil servant, teacher, solicitor or your employer (not a friend or relative) as follows:

"I certify that the person named in the document is known to me and is who he/she claims to be."

Signed..... Name.....  
Profession..... Business telephone no. ....

#### List A

- \* Unexpired Passport
- \* Unexpired UK old style Driving Licence (not provisional)
- \* Unexpired UK Photocard Driving Licence
- \* Firearms Certificate or Shotgun Licence
- \* EEA or Switzerland National Identity Card
- \* Northern Ireland Voters Card.

#### List B

- \* Unexpired UK old style Driving Licence (not provisional)
- \* Unexpired UK Photocard Driving Licence l Council Tax Bill (less than 12 months old)
- \* Firearms Certificate or Shotgun Licence
- Bank Statement (not internet printed) less than 3 months old
- Credit Card Statement (not internet printed) less than 3 months old
- Utility Bill (not mobile phone, satellite/cable TV or internet printed bills) less than 3 months old
- HM Revenue & Customs coding/assessment/ statement/tax credit less than 3 months old
- \* Northern Ireland Voters Card.

Wealthtime reserves the right to ask for further information if it deems this necessary.

If you require this document in an alternative format please contact us.

Wealthtime Limited. Registered in England No. 6016480. Registered Office: 1 London Road Office Park, London Road, Salisbury, SP1 3HP. Telephone: 01725 512925.  
Web: [www.wealthtime.co.uk](http://www.wealthtime.co.uk). Wealthtime Limited is authorised and regulated by the Financial Conduct Authority, based at 12 Endeavour Square, London, E20 1JN, under Firm Reference Number 468461 and you can check this authorisation at [fca.org.uk/register](http://fca.org.uk/register).