

### Using the editable fields?

To ensure the information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

## Transfer of ownership

**From:** a Collective Investment Account (CIA)

**To:** a CIA in the name of an individual(s)

### For completion with a financial adviser

#### With this form you can:

- transfer some or all investments (without actually selling them) from a Collective Investment Account (CIA) to a new or existing CIA in the name of an individual investor (provided they are at least 18 years old).

#### This form cannot be used for:

- transferring investments into a CIA for trust, corporate or pension scheme investors, or
- transferring investments from an account in the name of a deceased investor for which there are separate forms available from your financial adviser.

We regularly update our forms; your financial adviser can confirm that this **April 2025** version is the latest by checking our website [quilter.com](https://www.quilter.com)

#### Completing this form

- Use BLOCK CAPITALS and blue or black ink. For dates, please use the format day/month/year.
- Missing or unclear information can result in delays. We are unable to correct errors or omissions retrospectively.
- If the transfer is to/from more than one account, a separate form will be required for each one.
- **Part A** must be signed by all investors/trustees or signatories on the account being transferred.
- **Part B** must be completed and signed by the investors to whom the ownership is being transferred, **as well as their financial adviser.**

#### Send your completed form as follows:

- **Email:** send your scanned copy\* via PROMPT, our tool for uploading documents direct to us.

**For customers, visit:** [quilter.com/Customer-Prompt](https://www.quilter.com/Customer-Prompt)

**For advisers, visit:** [quilter.com/Adviser-Prompt](https://www.quilter.com/Adviser-Prompt)

Or email your scanned copy to [servicing2@quilter.com](mailto:servicing2@quilter.com)

\*Before sending any supporting documents to us, please refer to our guide about which documents must be certified as true copies and who can certify them.

The guide is available via your PROMPT link above.

- **Post:** send the completed form to Quilter, SUNDERLAND, SR43 4JP

## Part A - Transfer Instruction

### A1. Existing CIA details

Please give details of the account **from which the transfer is being made.**

CIA account number:	<table><tr><td colspan="2">Customer Reference</td><td colspan="2">Account</td></tr><tr><td>A</td><td>C</td><td>-</td><td></td></tr></table>	Customer Reference		Account		A	C	-	
Customer Reference		Account							
A	C	-							
Investor's full name	<input type="text"/>								
Permanent residential/registered address of investor	<input type="text"/>								
	<input type="text"/> Postcode								
Telephone number	<input type="text"/>								
	Email <input type="text"/>								
Joint investor's full name	<input type="text"/>								
▶ if applicable									



## A2. Transfer details

Complete either i) or ii) to show the assets and percentages to be transferred.

- Note**
- We cannot transfer a specific amount of money.
  - If the assets include any Exchange Traded Instruments (ETIs), they can only be transferred in whole units. We will therefore transfer the asset by rounding down to the nearest whole unit.
  - **If any assets are not available to be transferred, we will sell them and transfer the cash proceeds instead, unless you request otherwise.** ► *Selling assets could create a Capital Gains Tax Liability.*

i) Transfer this percentage from ALL assets on the existing account (including cash)  %

► *Please use whole percentages; if you select 100%, all assets will be transferred and the account number will be closed.*

OR

ii) Transfer the following assets from the existing account ► *Please use whole percentages*

Asset name	% to transfer
	%
	%
	%
	%
	%

## A3. Declaration

**This declaration is made by each party authorising the account to be transferred.**

- I request Quilter Investment Platform Limited ('Quilter') to carry out the transfer of assets as indicated in this form, from the account stated in section A1, to the Collective Investment Account detailed in Part B.
- I understand that:
  - the transfer of ownership could have tax implications and that I should consult my financial adviser for advice.
  - if the entire account is being transferred:
    - the existing account will be closed and any instructions on the account will therefore stop;
    - prior to the transfer taking place, any accrued fees and charges will be deducted from the value of the account and any interest accrued will be added.
    - the effective date of the transfer will be the date Quilter carries out the transfer of assets between the accounts, unless otherwise stated in Part B1.4.
- In signing below I accept the conditions given and referred to in this form.

**All investors/trustees/signatories for the account must sign.**

<b>Signature</b>	<input type="text"/>	Date	<input type="text"/>
Print full name	<input type="text"/>	Capacity*	
<b>Signature</b>	<input type="text"/>	Date	<input type="text"/>
Print full name	<input type="text"/>	Capacity*	
<b>Signature</b>	<input type="text"/>	Date	<input type="text"/>
Print full name	<input type="text"/>	Capacity*	
<b>Signature</b>	<input type="text"/>	Date	<input type="text"/>
Print full name	<input type="text"/>	Capacity*	

\*eg investor, trustee, signatory,  
(continue on a separate sheet if necessary)

## quilter.com

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years. Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB). Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively. Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.

## Transfer of ownership

*From: a Collective Investment Account (CIA)*

*To: a CIA in the name of an individual(s)*

For completion with a financial adviser

### *Part B - CIA Application*

*With this form you can:*

- invest in a new CIA
- top up an existing CIA

with investments transferred from the account detailed in Part A.

**This form cannot be used for:**

- transferring investments into a CIA for trust, corporate or pension scheme investors

**or**

- transferring investments from an account in the name of a deceased investor for which there are separate forms available from your financial adviser.

*Completing this form*

- Use BLOCK CAPITALS and blue or black ink. For dates, please use the format day/month/year.
- Missing or unclear information can result in delays. We are unable to correct errors or omissions retrospectively.
- Part B must be signed in **section B8 by the new investors** and in **section B1 by their financial adviser**.
- This application does not cater for the following, which can be arranged after the account is opened, if required:
  - Direct Debit payments
  - Regular withdrawals
  - Phased investment
  - Adding a designation
  - Investment using our Managed Portfolio Service (MPS).

*Additional documents we might need*

- **Power of Attorney document** – if an attorney is applying on your behalf (more information about this is in section B7).

*Tax information*

- Under **Exchange of Information regulations** we are required to obtain various details of our investors, including where they were born, their nationalities, countries of tax residence and related tax identification numbers - section B2 of this form is where you can provide this information.
- We also need to obtain 'a self-certification' that the information provided is true and complete - this is contained in the declaration in section B8. We may have to provide this information to HMRC who may then share it with overseas tax authorities.
- We'll only contact you for further information if we need to.

### **Important documents you need to read before completing your application**

Your financial adviser will have provided you with the following:

- **CIA Key Features Document**
- **CIA Terms and Conditions**
- **An illustration**, which includes a Costs and Charges Statement.
- **Information about the assets being transferred to you, including:**
  - **Key Investor Information Documents (KIIDs) or Key Information Documents (KIDs)**
  - **Details of any rebates applicable**
- **Privacy notice concerning use of your personal information.**

**In section B8, the declaration you sign will include your confirmation that you have read these documents.**

## B1. Financial adviser's details and declaration ▶ To be completed by your financial adviser

B1.1 Network ▶ *If applicable*

Company name

Assigned adviser/Account to receive remuneration

B1.2 Are you appropriately authorised to conduct this business? Yes - go to B1.3 No - you will be unable to submit this application

B1.3 Did you give financial advice to the client in respect of this application? Yes No

### B1.4 Capital Gains Tax (CGT)

If you use our CGT reporting tool, please complete these details so that we can correctly record how this transfer should be reported within the tool.

a) Is the beneficial owner changing as part of this transfer?

Yes - go to b)

No\* - go to c) *\*This means:*

- **Transferor's account** - the tool will not treat the transfer as a disposal and will show a 'no gain/no loss' transaction.
- **New account** - the tool will calculate gains and/or losses from the values acquired by the transferor.

b) Is this transfer of ownership an exempt transfer for CGT purposes?

Yes\*

*\*This means:*

- **Transferor's account** - the tool will treat the transfer as exempt (eg spouse/civil partner transfer) and show a 'no gain/no loss' transaction.
- **New account** - the tool will calculate gains and/or losses from the values acquired by the transferor.

No\*

*\*This means:*

- **Transferor's account** - the tool will treat the transfer as a disposal and show a gain or loss using prices as at the effective date.
- **New account** - the tool will calculate gains and/or losses from the market value as at the effective date.

c) The effective date of the transfer

- We will treat the date Quilter Investment Platform Limited carries out the transfer of assets between the accounts as the effective date of the transfer.

#### UNLESS

- The transfer should be treated as occurring on a specific date in the past, in which case please enter the effective date below.

▶ *This cannot be in the future*

## Declaration

B1.5 Adviser Fees - I understand that adviser fees will be paid subject to the limits outlined in Quilter's Remuneration Guide.

### B1.6 I confirm that:

- I have verified the identity of all relevant parties referred to in this application
- the information in this form was obtained by me in respect of the relevant parties
- the evidence I have obtained to verify the identity of the relevant parties can be produced on demand and meets the standard of evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group (JMLSG)
- if any individual referred to in this application has changed address within the last three months, I can provide evidence on demand
- I have not verified the identity of the following parties referred to in this application because they are exempt from verification under Money Laundering Regulations

f) this section is signed below by the person who has seen the documentary evidence (which may include an electronic identity check).



This form cannot be used to verify the identity of anyone who falls into one of the following categories:

- those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification,
  - those who have been subject to Simplified Due Diligence under the Money Laundering Regulations, or
  - those whose identity has been verified using the source of funds as evidence.
- Evidence of identity must be provided to us for any such cases.

B1.7 Tax information - based on the knowledge I have gained of the relevant parties, I have no reason to believe that the tax residency self-certification requires any follow-up action from me.

*Continued*

## B1.8 Correspondence

If my client is opening a new account, I confirm that:

- my client understands that they will receive online correspondence only, and they have agreed to register for the Quilter App or online Customer Centre, if not already registered
- I have explained to my client that they will receive an email from Quilter with the details they need to register for the Quilter App or online Customer Centre, if not already registered
- this application contains the correct email address for my client
- I understand that I am responsible for sending correspondence to my client prior to their registering for the Quilter App or online Customer Centre.

Financial adviser's signature

Date

Print full name

Position

Email address

Telephone

### Note Additional needs

- If your client has any additional needs arising from aspects of their life such as their capabilities, health issues, life events, or their resilience, please capture the details on our **Additional Needs form**, available from our website. For more information about additional needs click [here](#) or go to 'help and support' on our website, [quilter.com](http://quilter.com)

## B2. Applicant details

### B2.1 Type of investment

New account\*

*\*If more than one transfer of ownership is being made into the same name(s), we will add all transfers to the same new account.*

*If you would like them in separate accounts please tick here*

Top up this account number\*\*:

Customer Reference				Account	
A	C	<input type="text"/>	<input type="text"/>	-	<input type="text"/>

*\*\*We cannot change the investors on an existing CIA; if this is required, a new account will need to be opened (for example if you wish to combine individually held CIAs into a jointly held CIA).*

### B2.2 First applicant's details

Title  Mr  Mrs  Miss  Ms  Other ▶ Please specify

First name(s)

Surname

Date of birth

Telephone number  Email

National Insurance (NI) number  **OR** If you have never been issued with an NI number, tick here

Permanent UK residential address   
Postcode

▶ We cannot accept a residential address that is 'care of', which contains a PO Box number or which is the financial adviser's address.

Use the residential address for correspondence?  Yes  No - enter the correspondence address below

Correspondence address   
Postcode

### Tax Residency and nationality

a) Do you hold tax residency status\* **anywhere other than the UK?** Yes - go to b) No - go to f)

b) Are you or your spouse/civil partner, a Crown employee? Yes - go to f) No - go to c)

c) Country of tax residency\*  - go to d)

d) Tax identification type\*\*  - go to e)

e) Tax identification number\*\*  - go to f)

f) Do you hold dual tax residency status? Yes - go to g) No - go to j)

g) Country of tax residency\*  - go to h)

h) Tax identification type\*\*  - go to i)

i) Tax identification number\*\*  - go to j)

j) Country of nationality UK - go to l) Other (please specify)  - go to k)

k) Passport number and expiry date\*\*\*  - go to l)

l) Do you have a dual nationality? Yes - go to m) No - go to section B2.3

m) Second country of nationality UK - go to section B2.3 Other (please specify)  - go to n)

n) Passport number and expiry date\*\*\*  - go to section B2.3

**B2.3 Joint applicant's details** (if applicable)

Title Mr Mrs Miss Ms Other ► Please specify

First name(s)

Surname

Date of birth

Telephone number  Email

National Insurance number  **OR** If you have never been issued with an NI number, tick here

Permanent UK residential address

Postcode

► We cannot accept a residential address that is 'care of', which contains a PO Box number, or which is the financial adviser's address.

Use the residential address for correspondence? Yes No - enter the correspondence address below

Correspondence address

Postcode

**Tax Residency and nationality**

a) Do you hold tax residency status\* **anywhere other than the UK?** Yes - go to b) No - go to f)

b) Are you or your spouse/civil partner, a Crown employee? Yes - go to f) No - go to c)

c) Country of tax residency\*  - go to d)

d) Tax identification type\*\*  - go to e)

e) Tax identification number\*\*  - go to f)



f) Do you hold dual tax residency status? Yes - go to g) No - go to j)

g) Country of tax residency\*  - go to h)

h) Tax identification type\*\*  - go to i)

i) Tax identification number\*\*  - go to j)

j) Country of nationality UK - go to l) Other (please specify)  - go to k)

k) Passport number and expiry date\*\*\*  - go to l)

l) Do you have a dual nationality? Yes - go to m) No - go to section B3

m) Second country of nationality UK - go to section B3 Other (please specify)  - go to n)

n) Passport number and expiry date\*\*\*  - go to section B3

**\*Country of tax residence**

You are usually tax resident in the country where you spend most of your time each year. Some countries, like the US, also treat you as resident for taxation based on nationality or citizenship. You can be tax resident in more than one country.

**\*\*Tax identification type/number**

**UK/Isle of Man:** National Insurance number

**Guernsey/Jersey/Gibraltar:** Social Security Number

**US:** Tax Identification Number

**Many European countries:** National ID Number

**Greece/Portugal:** Tax Identification Number

**Italy:** Fiscal Code

If the tax ID type has an expiry date, it might be needed for online applications. For help with tax residency or tax ID types/numbers, visit:

[www.oecd.org/tax/automatic-exchange](http://www.oecd.org/tax/automatic-exchange).

**\*\*\* Passport number**

Passport numbers and expiry dates are required for most non-UK nationalities; for many European nationalities, the tax identification 'type' is required in the passport number field, see \*\* above. If we need any additional information, we'll let you know.



Please note, if either applicant is resident in the US for tax purposes or is a US citizen, you will not be able to proceed with the application.

## B3. Asset choice

Where available\*, assets will be transferred from the account detailed in Part A of this form.

\*If any assets are not available to be transferred, unless requested otherwise, we will sell them and transfer the sale proceeds instead. The proceeds will be held as cash within your CIA but you or your adviser will be able to switch the cash into different assets once the transfer is complete, if required.

## B4. Distribution options

State here how you wish us to handle any distributions of income we receive for assets in your CIA (tick one):

► If left blank, B4.1 will apply.

**Note Interest earned on any cash held within your CIA**

- If you select B4.1 or B4.2, any interest earned on cash in your CIA, will be added to the cash balance.
- However, if you select B4.3, the interest will be paid out with your income.

**Exchange Traded Instruments (ETIs)**

- If you select B4.1, any reinvestment into an ETI will incur a Dealing Charge; stamp duty and other costs may also apply. The number of units purchased will be rounded down to the nearest whole number (any excess will be held as cash in your CIA).

**B4.1** Reinvest into the CIA

**B4.2** Leave as cash in the CIA

**B4.3** Pay the income into the bank account detailed in section B5, as follows:

**a) Immediately** - Income will be paid into the bank account as and when received from the asset managers.

**b) Regularly** - Select the required frequency:

Monthly      Quarterly      Half-yearly      Yearly

## B5. Your bank details

We will use the information you provide in this section for making any payments to you from your CIA (for example income payments or withdrawals).

- Note**
- This must be a UK bank account in your name or with you as a joint holder; we CANNOT make withdrawal payments to third parties.
  - We may need to see proof of the bank account ownership. We will let you know if this is the case as soon as we can.
  - Some banks or building societies cannot accept direct credits.
  - If you change your bank details, or if you want to request payment to a different account in the future, just let us know. We can hold details for up to four bank accounts under your customer reference number.

Branch sort code	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>	Bank/Building Society account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Bank/Building Society name	<input type="text"/>		
Name of bank account holder(s)	<input type="text"/>		
Reference (optional)	<input type="text"/>		
	▶ Any reference here will appear on your bank statements. For a Building Society account, enter the roll number.		
Type of bank account	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	

## B6. Charges and fees

### Part A - Quilter charges

- Your CIA is subject to charges.
- More information about charges is in the important documents listed on page 3.

### Part B - Adviser fees ▶ If required

**Complete this section if you wish us to deduct fees from your account for your financial adviser.**

**Initial fee** ▶ An initial fee is not available for this type of application.

### Ongoing servicing fee

- Note**
- The servicing fee is an annual amount including VAT, which will be divided by the payment frequency selected and paid accordingly. ▶ For example, £100 half-yearly would be £50 every six months.
  - Percentage fees can be entered up to two decimal places.
  - Where a percentage fee amount is agreed, the fee paid may go up or down depending on the value of your investment on the date the fee is deducted.
  - Any servicing fee authorised will override any existing servicing fee instruction on this account.
  - If you leave the frequency blank, we will assume 'monthly'.
  - If you wish to cancel an existing fee instruction using this form, enter £0 or 0% in the boxes overleaf. It will be cancelled for the whole account, not just the investment in this application.

### A - Fixed monetary amount

Fee amount	<input type="text"/> £ <input type="text"/>	each year		
Frequency	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half-yearly	<input type="checkbox"/> Yearly

### B - Fixed percentage

Fee amount	<input type="text"/> %	of the account value each year		
Frequency	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half-yearly	<input type="checkbox"/> Yearly



## C - Tiered percentage

Tiered fee structure name

Insert the investment bands and their respective percentages in the table below.

Total investment* value		% Servicing fee each year
Lower limit	Upper limit	

Frequency  Monthly  Quarterly  Half-yearly  Yearly

\* We use the combined value of the investments held under the Customer Reference number to determine the fee rate and then apply that rate to the value of this account. The fee is calculated on a daily basis using the value of the account, multiplied by the annual fee rate and divided by 365.25. The total of accrued daily fees is taken in line with the frequency selected.

## B7. Power of attorney

Where an attorney is signing the declaration in section B8 on behalf of the applicant we will need:

- the attorney's details below
- the original Power of Attorney, or a copy certified as a true copy of the original in ink on each page by a solicitor
- the attorney's identity verified (see section B1).

► Where there is more than one attorney, please photocopy and complete this section for each one and attach to this application

Title  Mr  Mrs  Miss  Ms  Other ► Please specify

First name(s)

Surname

Full postal address

Postcode

► If correspondence for the account is to be sent to this address, please enter it in section B2.

Date of birth        National Insurance number

Nationality  ► If not UK, we may need to ask for additional information.

**Privacy information** – I confirm that I have read Quilter's privacy notice available at [quilter.com/privacy](https://www.quilter.com/privacy) concerning use of my personal information.

Attorney's signature  Date

► You must sign both here and in section B8.

## B8. Declaration and signature(s)

Please read this section carefully – it is important that you read and understand the Terms and Conditions as well as this declaration. You should ask questions if there is anything you do not understand.

- All references to 'I', 'Me' or 'My' within this declaration mean you, as the investor.
- This declaration has 9 clauses, arranged into 5 sections:
  - 1 – My application and information
  - 2 – Keeping me informed
  - 3 – Fees
  - 4 – Asset classes
  - 5 – My declaration
- The declaration is made by each party associated with the application.

### My application and information

#### 1. On the basis of the details supplied in my application:

- a) I declare that:
  - i) I am 18 years of age or over
  - ii) I am a resident in the United Kingdom, Isle of Man, Guernsey or Jersey (this does not apply to top-ups) and will inform Quilter Investment Platform Limited ('Quilter') if this changes in the future
  - iii) I am not a US citizen or US resident for tax purposes.
- b) I understand that Quilter will administer the CIA in accordance with UK tax legislation.
- c) Unless I am topping up an existing account, I understand that I must activate an online account via the Quilter Customer app and/or online Customer Centre in order to access information regarding this account. I confirm that I will receive and access all correspondence from Quilter via the app and/or online Customer Centre for this account.
- d) I confirm that if withdrawals are to be paid to a beneficiary, the beneficiary is aged 18 or over.

#### 2. I authorise Quilter:

- a) to hold the investments, interest distributions, dividends and any other rights or proceeds in respect of those investments and any other cash
- b) to sell units or shares in investments within this account to meet any charges or fees for my financial adviser or discretionary investment manager (if applicable)
- c) to give effect to my instructions in accordance with the Terms and Conditions.

#### 3. Personal information - I confirm that:

- a) I have read Quilter's privacy notice available at [quilter.com/privacy](https://quilter.com/privacy) concerning use of my personal information.
- b) I have obtained the consent of any other party named in this application to use their personal data in accordance with Quilter's privacy notice.

#### 4. Tax information - I understand that for regulatory purposes Quilter is required to obtain information concerning my tax status.

- a) I declare that:
  - i) I am resident for taxation in the country(ies) shown as part of this application and I am not resident for taxation elsewhere.
  - ii) I am a national of the country(ies) shown as part of this application and I am not a national or citizen of any other country.
  - iii) I will inform Quilter if this changes in the future
  - iv) the information and the statements made in this declaration regarding my tax status are correct and complete, to the best of my knowledge and belief.
- b) I understand that:
  - i) Quilter may need to contact me for further information regarding tax information
  - ii) if I am resident for taxation outside of the UK and/or a national/citizen in a country other than the UK, Quilter may need to share my information with the relevant tax authorities.

### Keeping me informed

#### 5. Contract notes - I understand that I will not receive contract notes relating to transactions involving the purchase or sale of investments, which are carried out on a periodic basis in the manner agreed to in this application. Details of these transactions will be shown in the periodic statement which will be sent to me. In particular, such transactions include:

- regular investments payable by Direct Debit
- phased investments
- rebalances carried out by my financial adviser or portfolio manager (if applicable)
- regular withdrawals
- dividend and rebate reinvestments
- sales of units to meet Quilter charges and fees for my financial adviser and discretionary investment manager (if applicable).



**Phased investment** allows you to invest gradually from cash in your account into your chosen investment(s) over a period of 3, 6 or 12 months.

**Rebalances** are where the weightings of portfolio assets are periodically realigned, to match the percentages set by your financial adviser or portfolio manager.

#### 6. Important documents - I have been given the opportunity to read and keep the following, and to have any questions concerning them answered to my satisfaction:

- a) Terms and Conditions, to which I agree
- b) Key Features Document
- c) an illustration and information about the costs and charges associated with my investment
- d) all available Key Investor Information Documents, Key Information Documents and information about rebates, in respect of my chosen assets.

## Fees

7. **Facilitation of fees** - If I have authorised fees for my financial adviser or discretionary investment manager (DIM) in respect of my application:
- I authorise Quilter to deduct those fees from this investment and pay them to my financial adviser or DIM (as applicable).
  - I confirm that:
    - I have agreed any authorised fees with my financial adviser
    - my financial adviser has explained the effect that selling units to pay fees from my investment will have on its future value
    - before I authorised these fees, my financial adviser explained the tax implications of Quilter deducting them.
  - I understand that:
    - the fees agreed will be met as follows (as applicable):
      - regular initial fees (Direct Debit), ongoing servicing fees, DIM portfolio fees and ad hoc fees - by deduction from cash in my account
      - initial fee (lump sum) - by deduction from my payment before the balance is invested into my choice of assets
      - initial fee (cash transfers) - by deduction from each cash transfer payment before the balance is invested into my choice of assets
    - where fees will be met from cash in my account, if there is insufficient cash the shortfall will be met by selling proportionally from all funds in my account
    - if I authorise a servicing fee or DIM portfolio fee:
      - as a percentage amount, the fee paid may go up or down depending on the value of the investment on the date the fee is calculated
      - the agreed fee will be an annual amount, which will be divided by the payment frequency selected and paid to my adviser or DIM accordingly
      - the servicing fee will apply to the entire account and will override any existing Servicing Fee on the account
      - VAT may also be payable on DIM portfolio fees.
    - regular initial fee payments:
      - will be deducted at the same frequency as the Direct Debit collections, on a date based on the anniversary date of the account
      - will be deducted for the number of payments I authorise, unless my Direct Debit is cancelled in which case the fee payments will stop.
    - Fees will be paid in line with my account Terms and Conditions and subject to the limits outlined in Quilter's Remuneration Guide for financial advisers.
    - Quilter will confirm details to me of the fees applied to my account.
    - I will need to reauthorise any increases to fees that have been previously agreed.
    - Ad hoc, servicing and DIM portfolio fees deducted from my account will be deemed disposals for CGT purposes unless they are deducted from cash within the account.
  - I understand that:
    - I can cancel an adviser ongoing servicing fee at least 10 working days before it is deducted, by contacting Quilter but I cannot make changes to a discretionary management portfolio fee
    - I cannot cancel a fee once it has been deducted, instead I would need to contact my financial adviser to discuss whether a refund is payable.
    - if I cancel a fee, a pro rata payment may be made for the period up to the date of cancellation.

## Asset classes

8. **Exchange traded instruments (ETIs)** - Where the application includes instructions to invest into ETIs, I understand the additional charges that apply for transactions involving this type of asset as shown within the illustration.

## My Declaration

9. I declare that my application has been completed correctly and to the best of my knowledge and belief.

### Signature(s) ► *all applicants must sign*

Applicant 1	<input type="text"/>	Date	<input type="text"/>
Attorney (if applicable)	<input type="text"/> <i>as attorney</i>	Date	<input type="text"/>
Applicant 2	<input type="text"/>	Date	<input type="text"/>
Attorney (if applicable)	<input type="text"/> <i>as attorney</i>	Date	<input type="text"/>

- Note** – All types of investment involve some risk.  
– Your account value may fall or rise and you may not get back what you put in.



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*Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.*

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