

# Declaration for the CashHub, powered by Bondsmith

**Important Information:** you must read the following declaration carefully. You should ask if there is anything you do not understand.

**This declaration is made by the applicant.**

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

- a) I declare that:
- i) I am an individual;
  - ii) I am 18 years of age or older;
  - iii) I have an existing bank account at a UK bank or building society held in my name or joint names, (which I will use as my nominated bank account);
  - iv) I am a tax resident of the UK (this does not include Crown dependencies) and not tax resident in the US and will promptly inform Bondsmith, through Quilter, should this change;
  - v) where I am applying to open a CashHub, I have at least £1,000 to deposit into my CashHub account;
  - vi) in using the services of Bondsmith I am doing so within the UK.
- b) I understand that:
- i) Bondsmith will administer the CashHub in accordance with UK tax legislation;
  - ii) withdrawals can only be paid to the nominated bank account as defined in the terms and conditions for the CashHub, powered by Bondsmith (unless otherwise agreed in writing with Bondsmith);
  - iii) 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;
  - iv) Bondsmith's trustee holds my CashHub account according to the terms and conditions for the CashHub, powered by Bondsmith on a bare trust, as trustee, of which I am a beneficiary and that on the basis of my eligibility for FSCS protection, I will benefit from FSCS protection according to the FSCS Information and Exclusions Documents, as applies from time to time;
  - v) the Bondsmith CashHub account is non-assignable and cannot be used as security for any loans.

## **2. I authorise Bondsmith to give effect to my instructions in accordance with the terms and conditions for the CashHub, powered by Bondsmith.**

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### 3. Important documents

I have been given the opportunity to read, understand and keep the following, and to have any questions concerning them answered to my satisfaction. Where required I also agree and comply with them:

- a) Terms and conditions for the CashHub, powered by Bondsmith;
- b) In respect of each savings account that I choose to apply for, the FSCS Information Sheet and Exclusions List and the Summary Box and any other associated terms and conditions relating to that savings account;
- c) The CashHub Important Information page on [www.quilter.com](http://www.quilter.com);
- d) The Quilter online Customer Centre terms and conditions available at [customer.platform.quilter.com](http://customer.platform.quilter.com).

### 4. Personal information – I confirm that:

- a) I have read Quilter’s privacy notice available at [www.quilter.com/privacy](http://www.quilter.com/privacy) concerning use of my personal information as such privacy notice may be updated from time to time;
- 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;
- c) I have read Bondsmith’s privacy notice available at [www.bondsmith.com](http://www.bondsmith.com) concerning use of my personal information, as such privacy notice may be updated from time to time;
- d) I have obtained the consent of any other party named in this application to use their personal data in accordance with Bondsmith’s privacy notice.

### 5. Tax information – I understand that for legal and regulatory purposes Bondsmith is required to obtain information concerning my tax status.

- a) I declare that:
  - i) I am resident for taxation in the UK and I am not resident for taxation in the US;
  - 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 promptly inform Bondsmith, via 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) Bondsmith (or Quilter on Bondsmith’s behalf) may need to contact me for further information regarding tax information;
  - ii) Bondsmith (or Quilter on Bondsmith’s behalf) may need to share my information with the relevant tax authorities; and
  - iii) I am responsible for the proper reporting of my tax to any tax authority according to the terms and conditions for the CashHub, powered by Bondsmith.

### 6. I declare that my application has been completed correctly and is accurate and not misleading.

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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.*

*Bondsmith is a trading name of Bondsmith Savings Ltd, which provides the CashHub (CHB) distributed by Quilter Investment Platform Limited. Bondsmith Savings Ltd is registered in England and Wales, No 13223331. Registered office: 124-128 City Road, London, EC1V 2NJ. Bondsmith is authorised by the Financial Conduct Authority, Firm Reference 955601.*

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