

SELF-DIRECTED

Explicit Pricing

This form is to be used for Self-directed clients only, on Explicit Pricing. The ISA allowance for all investors is £15,240 for the 2016/2017 tax year. Please complete this application form using black ink and BLOCK CAPITALS and return to: Willis Owen Limited, PO Box 766, Borehamwood, WD6 9JS

Cofunds Intermediary Authorisation Code

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Intermediary's Client/Deal Reference

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1 Personal details (please complete this section in full)

Existing Cofunds Client Reference

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Mr/Mrs/Ms/Miss/Other

Surname

Full first name(s)

Male Female Date of Birth / /
D D / M M / Y Y Y YNational Insurance Number / / / / If you **don't** have a National Insurance Number, please tick here

Please read the following sentence and confirm by ticking the box if applicable. If you can't confirm and tick the box, please complete the Individual Self-Certification Form that can be issued to you by your intermediary.

I confirm that I am solely UK resident for tax purposes and not a US citizen

Designation (if applicable)

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Permanent residential address

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Postcode

If at current address for less than two years, please supply previous address

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Postcode

If more than one previous address in the last two years, please provide full details including the time at each address on a separate sheet of paper and staple securely to this application form.

1A. THIRD PARTY DETAILS (please complete this section if the person funding all or part of this investment isn't the applicant listed in Section 1)

Existing Cofunds Client Reference (if applicable)

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Mr/Mrs/Ms/Miss/Other

Surname

Full first name(s)

Date of Birth / /
D D / M M / Y Y Y Y

Permanent residential address

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Postcode

Relationship to applicant

Signature X

2 Nominated bank account

Complete this section to set up a new nominated bank account. We'll use the details below to pay any future income/withdrawals to.

Name of account holder

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Bank/Building Society Account Number

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Branch Sort Code

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Building Society Roll Number

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3 Withdrawal authorisation (Investment Funds)

If you're a single holder of the Investment Funds holding, please complete Section 9.

I authorise Cofunds to withdraw on my behalf and reinvest into a current year ISA as indicated below.

Surname

Full first name(s)

Primary holder signature X

Date

Surname

Full first name(s)

Joint holder signature

Date

4 Withdrawal details (Investment Funds)

Please indicate the choice of funds you wish to sell. This form shouldn't be used to fulfil any additional withdrawal instructions.

If you don't indicate how your investment(s) should be withdrawn, we will automatically withdraw proportionately across your Investment Funds. This will maintain your current fund percentage.

Please enter the cash amount to be withdrawn from your Investment Funds holding £

Fund(s) to be sold

Fund manager, fund name and share class

	% to be sold of cash amount above	Tick if you want to sell all	Cash amount	Continue monthly saving (Y/N)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

Transferring Investment Funds into an Investment ISA may result in an excess balance. The value of your Investment Funds holding may change between the time you complete this form and the deal being placed. This is due to daily price movements. We can't always guarantee the exact amount your deal will realise. In these cases, we'll sell the amount stated above, plus an additional 3% in units. This is to ensure we obtain the amount you require for your Investment ISA and could lead to an excess balance.

The withdrawal and investment selection will be actioned in the same tax year unless you tick this box. If you tick this box please provide a cover note with instruction.

Please tick this box if you wouldn't like us to include an additional 3%.

5 Investment selection (Investment ISA)

For further details about the available funds, please refer to the Key Investor Information Documents (KIID)s and/or Fund Key Features Document.

I've included a separate list of funds with this form or I've listed funds below

I would like to invest proportionally into the Investment ISA within the same funds as stated in Section 4 Please invest no more than £ in total.

Fund manager, fund name and share class	Type of unit/share (delete as appropriate) ¹	% to be invested	OR	Cash amount
(example) World Equity Z Fund	N/A	%	£	
<input type="text"/>	ACC/INC	%	£	
<input type="text"/>	ACC/INC	%	£	
<input type="text"/>	ACC/INC	%	£	
<input type="text"/>	ACC/INC	%	£	
<input type="text"/>	ACC/INC	%	£	
<input type="text"/>	ACC/INC	%	£	
<input type="text"/>	ACC/INC	%	£	
Cash Reserve (this will be included as part of your ISA allowance and not placed into your cash account)		%	£	
Total		100%	£	

¹ACC/INC - if you don't specify ACC or INC in this column, and don't complete Section 6, Cofunds will invest into accumulation units/shares where available.

6 Income (please tick one of the following options)

The option you choose will be applied to all income units/shares you hold within this product.

Retain in fund (default) – reinvest any income back into the fund

Consolidated monthly income – pay any income to my bank account on a monthly basis

Cofunds Cash Account – pay any income into my Cofunds Cash Account

If you already hold income units/shares within this product and you don't tick one of the boxes above, we'll apply your existing income option.

6A. PRODUCT INCOME

Please indicate which of your products you wish your choice in Section 6 to apply to by ticking the relevant box. If you don't choose an option here, we'll apply the chosen income option to all products held as outlined in Section 6.

Investment Funds Investment ISA Both

7 Excess balances (if applicable)

We'll automatically reinvest any excess balance from your withdrawal into the highest value commission-free share class fund within your Investment Funds holding. If you'd like us to pay any excess balance into your Cofunds Cash Account, please tick the box below:

Please pay any excess balances into my Cofunds Cash Account

Any excess balance from a **third party/joint holder withdrawal** will be paid into the third party/joint holder cash account or Investment Funds holding.

8 Service charge (for intermediary use only)

Service charge model name

Annual service charge²

%

VAT³

Yes

No

² Taken monthly. If you have a tiered service charge you should enter the highest possible percentage.

³ Cofunds will use the VAT rate that's in place at the end of the month for which the calculation is being performed.

9 Declaration and authorisation (as per client mentioned in Section 1)

9A. I declare that

I am aged 18 years or over.

The information contained in this application form is correct to the best of my knowledge and belief.

I have not received financial advice from a financial adviser in relation to this investment.

All investment subscriptions made now and in the future belong to me.

I am applying to subscribe to a stocks and shares ISA for the 2016/2017 tax year and each subsequent year until further notice.

I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year.

I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA.

I am resident in the United Kingdom for tax purposes, or, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in a civil partnership with a person who performs such duties. I will inform Cofunds Limited if I cease to be so resident or to perform such duties, or be married to or in a civil partnership with a person who performs such duties.

9B. I authorise Cofunds Limited to

Hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.

Make on my behalf any claims to relief from tax in respect of my ISA investments.

If required, undertake searches with a reference agency for the purposes of verifying my identity. To do so, I understand that the reference agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. I understand that a record of the search will be retained as an identity search.

9C. I confirm that

I have viewed the Terms and Conditions of the Cofunds Platform (Self-directed) and by signing this application form I agree to be bound by them.

I have viewed the relevant product Key Features and fund specific information and/or Key Investor Information Documents (KIIDs) relating to my investment. A copy of the KIIDs can be found via the following link: www.cofunds.co.uk/investorsreportsandaccounts

9D. I understand that

There are fees (the Cofunds Platform Charges) for the use of Cofunds services. I authorise Cofunds to collect these fees from my Cofunds Cash Account. If there is insufficient money in my account, I authorise Cofunds to sell enough of my platform assets to pay these fees in accordance with the 'Our charges' section of the Terms and Conditions of the Cofunds Platform (Self-directed).

The Terms and Conditions of the Cofunds Platform are the standard terms upon which Cofunds intends to rely, and it is important that I read and understand the terms before agreeing to be bound by them. If there is any term or point I do not understand or do not wish to be bound by, I understand that I can request further information before signing this application.

My signed application form (once accepted by Cofunds) together with the Terms and Conditions of the Cofunds Platform (Self-directed) form my Customer Agreement with Cofunds Limited.

The commencement of my ISA may be delayed or rejected if this application form is not complete in all respects.

I am entitled to cancel my application in accordance with the Investment ISA Key Features and that if I choose to cancel my application, my investment shall be subject to market movement during the period from the date when my application is processed to the date my investment is sold.

9E. Fund Sale Instruction

If a Fund Sale Instruction applies to the segment linked to my investment, I accept and agree that funds will be sold to settle any outstanding fees and charges which have accrued prior to this date and all fees and charges payable hereafter.

9F. Service charge

I confirm that I have received my Fees and Charges Schedule and understand which fees and charges are applicable to my investment.

I instruct Cofunds to pay my intermediary the service charge specified in Section 8 of this form, and in my Fees and Charges Schedule, from my relevant Cofunds payment account.

If I have an active Sale for Regular Payment, or the segment linked to my investment applies to a Fund Sale Instruction (as described in my Fees and Charges Schedule) and there is insufficient money within my relevant payment account, I authorise Cofunds to sell enough of my platform assets to pay the service charge in accordance with the relevant Terms and Conditions of the Cofunds Platform or Customer Agreement applicable to my investments/assets.

9G. Notes

If you require a Fund prospectus, please contact your intermediary or Fund Manager directly.

If you wish to attend/vote at unit holder or shareholder meetings, please tick this box

If you wish to download reports and accounts, you can do so at:

www.cofunds.co.uk/investorsreportsandaccounts

If you wish to receive paper copies of reports and accounts, product Key Features, other fund-specific information and/or KIIDs, please write to us at:
Cofunds Limited, PO Box 1103, Chelmsford, CM99 2XY.

A copy of the Terms and Conditions can be found at: www.cofunds.co.uk/selfdirectedterms

Signature 

Date

This form will be returned if it's not signed and dated.