

# Investment ISA (Stocks and Shares)

2017/2018 Tax Year

**SELF-DIRECTED**

**Explicit Pricing**

**This form is to be used for Self-directed clients only, on Explicit Pricing.**

This form is to be used to apply for an Investment ISA with Cofunds.

**The ISA allowance for all investors is £20,000 for the 2017/2018 tax year.**

Please complete this application form using black ink and BLOCK CAPITALS and return to: Cofunds Limited, PO Box 1103, Chelmsford, CM99 2XY

## 1 Intermediary Details (For intermediary use only)

You will require a Cofunds Authorisation Code before being able to transact business. If you do not include this we will not be able to process this application. Please note: our system will be updated to link the client to this Intermediary Authorisation Code.

Cofunds Intermediary Authorisation Code

Intermediary's Client/Deal Ref.

If you need to keep a record of the Confirmation of Verification of Identity of your client, there is a standalone form available on the Cofunds website.

## 2 Personal Details (Please complete this section in full)

Existing Cofunds Client Reference

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

Mr/Mrs/Ms/Miss/Other

Surname

Full first name(s)

Male  Female  Date of Birth  /  /  -  -  -

National Insurance Number  -  -  /  -  -  /  -  -  /  -  -

You should be able to find your NI Number on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the DWP, or pension order book.

If you do NOT 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

Current permanent residential address

Postcode

Time at this address

 yrs  mths

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

Postcode

Time at this address

 yrs  mths

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.

## 2A. THIRD PARTY DETAILS (PLEASE COMPLETE IF RELEVANT)

Please complete this section if the person funding all or part of this investment is not the applicant listed in Section 2. A Confirmation of Verification of Identity (CVI) will also be required.

Existing Cofunds Client Reference

Mr/Mrs/Ms/Miss/Other

Surname

Full first name(s)

Date of Birth  /  /  -  -  -

Current permanent residential address

Postcode

Relationship to applicant

## 3 Segmentation (For intermediary use only)

Only complete this section if the client is not currently segmented, or if you wish to change their segment. All clients trading through Cofunds must be assigned to a segment.

Please enter the full name of the segment as known by Cofunds using BLOCK CAPITALS

We will update your client's segment to the one entered above. Please note: if you change your client's segment this may alter the charge model your client is assigned to.

If the chosen segment has a Fund Sale Instruction applied your client must be made aware of this. Should you wish to take a charge, please ensure that the applicable charge model is assigned to the segment entered. Please note: the client will only be assigned to the charge model where it is set as mandatory for the chosen segment.

## 4 Funding Your Investment

I will be funding my investment by (tick all that apply)

**Cheque** Amount £

**Cofunds Cash Account** Amount £

**Monthly Direct Debit** (please ensure you complete the Investment by Direct Debit instruction on page 5)



## 8 Funding your cash account via cheque (This does not form part of your ISA allowance)

Please complete this section if you wish you wish to fund your cash account via cheque as part of this application.

I wish to place the following amount into my Cofunds Cash Account

### Payments

Cheques must either be drawn on your account, joint account or the account of the person detailed in Section 2A (third party details). For a Building Society cheque or banker's draft your name must appear on the front of the cheque, or on the back of the cheque accompanied by the Building Society's or Bank's official stamp and signature.

## 9 Service Charge (For intermediary use only)

This section is used to agree a Service Charge allowing payments to be made to you, the intermediary. Please ensure that the charge model applies to the segment the client is being assigned to.

Service Charge model name	Annual Service Charge* %	VAT** <input type="checkbox"/> Yes <input type="checkbox"/> No
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\* Taken monthly. If you have a tiered Service Charge you should enter the highest possible percentage.

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

## 10 Declaration and Authorisation

### I declare that:

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

I am aged 18 years or over.

I am applying to subscribe to a stocks and shares ISA for the 2017/2018 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, if not so resident, 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.

### 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.

### I confirm that:

I have viewed the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) 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 (KIID) relating to my investment.

A copy of the KIID can be found via the following link:

[https://www.cofunds.co.uk/Investors/Reports\\_and\\_Accounts\\_Investors.aspx](https://www.cofunds.co.uk/Investors/Reports_and_Accounts_Investors.aspx)

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 Explicit Pricing).

I understand that the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) 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.

I understand that my signed application form (once accepted by Cofunds) together with the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) form my customer agreement with Cofunds Limited.

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

You may undertake a search with a reference agency for the purposes of verifying my identity. To do so, 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. A record of the search will be retained as an identity search. I declare that the information contained in this application form is correct to the best of my knowledge and belief.

I understand and accept that I am entitled to cancel my application in accordance with the Key Features applicable to the product I am investing in 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.

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 receive reports and accounts, you can download them free of charge at: [https://www.cofunds.co.uk/Investors/Reports\\_and\\_Accounts\\_Investors.aspx](https://www.cofunds.co.uk/Investors/Reports_and_Accounts_Investors.aspx)

If you wish to receive paper copies of reports and accounts please speak to your intermediary.

You can also request to receive paper copies of reports and accounts by writing to us at Cofunds Limited, PO Box 1103, Chelmsford CM99 2XY.

### 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.

### Data Protection

Cofunds Limited is a registered Data Controller and a fully owned subsidiary of Aegon UK plc. Cofunds Limited will use your information for the administration and servicing of your investments and all other related activities. We may disclose your information to other companies within the Aegon group of companies, future owners of our business, and suppliers we engage to process data on our behalf for these purposes. We may also disclose your information to organisations for compliance with legal and regulatory requirements.

With the exception of the above provisions, we will not pass on your details to any other third party without your permission, but we will disclose information concerning your investment to your nominated intermediary.

Cofunds may transfer your information to countries outside of the EEA for the administration and servicing of your investments. In such cases, contracts will be put in place to ensure that the service providers protect your information in accordance with the requirements of the Data Protection Act or any legislation that may be enacted to replace that Act.

### 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 (named above) the Service Charge specified in Section 9 of this form, and in my Fees and Charges Schedule, from my relevant Cofunds payment account.

I understand that Cofunds will accept authority from the primary holder only, in most circumstances. For trusts and Powers of Attorney more than one signature may be required.

If I have an active Sale for Regular Payment mandate, 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.

A copy of the relevant Terms and Conditions of the Cofunds Platform can be found at <https://www.cofunds.co.uk/web/platformterms.aspx>

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





Instruction to your Bank or Building Society to pay Direct Debits



Please fill in the whole form and send it to:  
Cofunds Limited, PO Box 1103, Chelmsford CM99 2XY.

Name and full postal address of your Bank or Building Society

To the Manager	Bank or Building Society
Address	
Postcode	

Name(s) of Account Holder(s)

Bank/Building Society Account Number

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Branch Sort Code

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**Banks and Building Societies may not accept Direct Debit instructions from some types of account.**

Service User No.

6	0	0	2	6	7
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Reference Number

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**For Cofunds LTD official use only**

This is not part of the instruction to your Bank or Building Society.

**Instruction to your Bank or Building Society**

Please pay Cofunds Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Cofunds Limited and, if so, details will be passed on electronically to my Bank/Building Society.

Signature

Date

This Guarantee should be detached and retained by the payer.

**The Direct Debit Guarantee**

- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Cofunds Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Cofunds Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Cofunds Ltd or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society
  - If you receive a refund you are not entitled to, you must pay it back when Cofunds Ltd asks you to
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.



