

Application Form

Stocks and Shares Junior ISA
2023/2024

Parent/guardian name:

Child name:

Office Use Only

Client Code:

Executive:

Discretionary investment
management years or over):

Advisory investment
management:

Advisory:

Execution only:

Junior Individual Savings Accounts 2023/2024

Junior Individual Savings Accounts (Junior ISA) are the successor to Child Trust Funds (CTFs) and offer a tax efficient savings vehicle for investing for a child's future. The tax rules change over time and the overall tax benefits will depend on your personal circumstances. EFG Harris Allday ("EFGHA") does not give tax advice and we recommend that you speak to a qualified adviser regarding your individual circumstances.

All UK resident children (aged under 18) born on or after 3 January 2011, and children who do not already have a CTF are eligible for a Junior ISA. From the 6 April 2015 children born between 1 September 2002 and 2 January 2011 who have an existing CTF will be able to transfer the CTF into a Junior ISA. **Please note that a child cannot hold a CTF and a Junior ISA at the same time. A Child Trust Fund/Junior ISA Transfer Form is attached in Appendix One of this form.**

Only parents or guardians with parental responsibility can open a Junior ISA for under 16s and all investments belong to your child. Your child can take control of the Junior ISA when they reach 16 years of age, but they cannot withdraw any money until they are 18 years old.

Tax advantages

Relief from taxation applies to interest earned on cash deposits held within a Stocks and Shares Junior ISA and interest is therefore paid gross. All capital gains arising within a Stocks and Shares Junior ISA are exempt of Capital Gains Tax.

Types of Junior ISAs

There are two types of Junior ISA available to UK resident children. **EFG Harris Allday offer only a Stocks and Shares Junior ISA** and the minimum amount that can be invested with EFGHA is £1,000:

1. Cash Junior ISA

This is a savings account that allows you to save money and earn interest free of UK income tax. EFG Harris Allday does not operate a Cash Junior ISA product.

2. Stocks and Shares Junior ISA

This is an account that lets you put money into different types of investments, including direct equities, unit trusts, open-ended investment companies (OEICs) and investment trusts, as well as Government bonds and corporate bonds. Future subscriptions must be made to the same Junior Stocks and Shares ISA throughout the account holder's childhood.

Please note that the value of investments in a Stocks and Shares Junior ISA may fall as well as rise, and you may not get back the amount you originally invested. Where investments are exposed to foreign currency other than sterling, changes in currency exchange rates may also cause the value of investments to fall as well as rise.

Annual Junior ISA allowance

For the 2023/2024 tax year the Junior ISA allowance is £9000. You may split the allowance between a Cash Junior ISA and a Stocks and Shares Junior ISA but the aggregate amount invested must not exceed the annual Junior ISA allowance.

You do not need to use the full allowance in any year but you cannot retrospectively subscribe to a Junior ISA for a prior tax year.

An eligible child can only hold one Cash Junior ISA and one Stocks and Shares Junior ISA, but they cannot hold a Child Trust Fund (CTF) and a Junior ISA at the same time. Savings in previous Junior ISAs can be transferred into the current Junior ISA.

Important information

Please complete all sections in BLOCK CAPITALS using a ball point pen.

Any corrections or amendments must be initialled by the authorised signatory(ies). The use of correction fluid is not permitted.

All information provided in this form will be treated in the strictest confidence and in accordance with the UK Data Protection Act (1998).

Please complete this application form in full providing a response to all questions. For all service types other than Execution Only we must have sufficient understanding of your investment experience, objectives, time horizon and risk appetite to enable us to ensure that our advice is suitable for your needs and requirements. Your circumstances will change from time to time. Upon such change, please let us know immediately as this could have an impact on the ongoing service(s) that we provide for you.

We recommend that you consult a suitably appropriately qualified adviser if you require tax or financial planning advice.

Scope of advice disclosure

Before we can provide you with advice, we would like to confirm that EFG Harris Allday offers "restricted" advice in Wealth Management.

What this means in practice is that we can only advise you on investment products and services in terms of wealth planning and portfolio management, but not on life and pensions products.

Our advice will be based on a fair analysis of the market, with any recommended investments being chosen from investments listed on the London Stock Exchange, International Markets, and sourced from a range of different providers, following appropriate research undertaken by EFG Harris Allday.

A copy of EFG Harris Allday's 'Scope and Costs of Our Services' is contained within the Investment Services Agreement that we have provided to you. You should carefully read this and let us know if you any have queries.

Your Investment Adviser will read and explain this to you.

Section A – Applicant – parent or legal guardian if the child is under 16

| | | | | | |
|--|-----------------------------|------------------------------|-------------------------------|-----------------------------|---|
| Title: | Mr <input type="checkbox"/> | Mrs <input type="checkbox"/> | Miss <input type="checkbox"/> | Ms <input type="checkbox"/> | Other <input type="text"/> |
| Surname: | <input type="text"/> | | | | |
| First name(s): | <input type="text"/> | | | | |
| Permanent residential address: | <input type="text"/> | | | | Postcode: <input type="text"/> |
| Date of birth (dd/mm/yyyy): | <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> |
| Home telephone number: | <input type="text"/> | | Occupation: | <input type="text"/> | |
| Nationality/Dual Nationality: | <input type="text"/> | | Country of residence: | <input type="text"/> | |
| National Insurance Number: | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | Relationship to child: <input type="text"/> |
| If you have a personal account with EFG Harris Allday please provide the account number: | | | | | <input type="text"/> |

Section B – Child – personal information for the child

| | | | | | |
|--|-----------------------------|------------------------------|-------------------------------|-----------------------------|--|
| Title: | Mr <input type="checkbox"/> | Mrs <input type="checkbox"/> | Miss <input type="checkbox"/> | Ms <input type="checkbox"/> | Other <input type="text"/> |
| Surname: | <input type="text"/> | | | | |
| First name(s): | <input type="text"/> | | | | |
| Permanent residential address (if different from Section A): | <input type="text"/> | | | | Postcode: <input type="text"/> |
| Date of birth (dd/mm/yyyy): | <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> |
| Nationality/Dual Nationality: | <input type="text"/> | | Country of residence: | <input type="text"/> | |
| National Insurance Number (if 16 years or over): | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | Sex: Male <input type="checkbox"/> Female <input type="checkbox"/> |

Section C – Account correspondence and communication

Main Mailing Address

If the main mailing address is different to the address listed in Section A of this form, please provide this below:

For attention of:

Main mailing address:

Postcode:

Electronic communication – authorisation for EFG Harris Allday to issue client confidential information by email.

I/We authorise EFG Harris Allday to issue information relating to this account via the following media (leave blank if you do not wish EFG Harris Allday to contact you by email).

Email (tick if applicable)

Email address 1:

Email address 2:

Email indemnity

I/We acknowledge and accept that privacy and security of communication by email cannot be guaranteed as it is subject to inherent security risks such as unauthorised interception or modification. In addition I/we acknowledge and accept that delivery of an email is not guaranteed, and that communication by email may not be read or actioned in a timely manner, or may be subject to mis-delivery. I/We acknowledge and accept that EFG Harris Allday may act in good faith upon emailed or instructions purporting to have been given by us. I/We indemnify EFG Harris Allday against any resulting outcome, including any financial loss caused by the compromise of confidential details during transmission via email. I/We indemnify EFG Harris Allday should a loss occur resulting from a delay in confirming an instruction issued by email.

Section D – Third party instructions

If you would like us to accept instructions from a third party please provide us with the information listed below **together with** appropriate verification of identity documents as detailed in the Guide to Verification of Identity Documents at the end of this agreement. If you wish to authorise more than one third party, please provide details in the **Additional Information Section** at the end of the form and arrange for them to sign in the same place.

I/We authorise EFG Harris Allday to accept instructions from and send information to:

Name (firm and/or individual)

Date of Birth (dd/mm/yyyy):

Sex:

Male

Female

Address:

Postcode:

Telephone:

National Insurance Number
or Legal Entity Identifier:

Nationality/ Dual Nationality:

Country of residence:

Specimen signature of
third party:

For correspondence by email, provide the email address in Section C.

Section E – Subscription and transfer

Subscription:

I hereby apply to subscribe

£

for an EFG Harris Allday Junior Stocks and Shares Individual Savings Account for the 2023/2024 Tax Year (maximum total £9,000, minimum £1,000). The amount subscribed is a gift to the child and once the subscription has been made it cannot be repaid to the payee.

(a) I enclose a cheque made payable to EFG Harris Allday for:

£

AND /OR

(b) debit my EFG Harris Allday Main Deposit Account with:

£

Transfer to EFG Harris Allday:

Please also complete **Appendix One – Child Trust Fund/Junior ISA Transfer Form** at the back of this Application Form.

Amount to be transferred in:

£

From where:

£

Section F – Source of funds

Are you the beneficial owner of the funds to be invested?

Yes

No



(If no, please give details of the beneficial owner)

Title:

Mr

Mrs

Miss

Ms

Other

Surname:

First name(s):

Permanent residential address:

Postcode:

Date of birth (dd/mm/yyyy):

/ /

Nationality/Dual Nationality:

Relationship to child:

Country of residence:

National Insurance Number:

If you have a personal account with EFG Harris Allday please provide the account number:

Section G – Type of service

Please tick one box

Discretionary investment management

We will manage a portfolio of assets, following the investment strategy as agreed between us. We will regularly monitor the composition of the portfolio to ensure that the type and proportion of assets held remain in line with the investment strategy, and will have complete discretion over the management of the portfolio, including, but not limited to buying and selling individual holdings without prior reference to you.

Advisory investment management

We will manage a portfolio of assets, following the investment strategy as agreed between us. We will regularly monitor the composition of the portfolio to ensure that the type and proportion of assets held remain in line with the investment strategy, and will recommend buying and selling individual holdings as and when it is deemed appropriate by us. The decision as to whether proceed with our recommendations will be yours.

Advisory

We will provide advice to you on buying and selling investments, which will then be transacted on your behalf. We will provide advice based on your investment objective and risk profile but we will not manage the portfolio as a whole.

Execution only

We will carry out transactions as instructed by you without providing any investment advice.

Section H – Investment knowledge and experience

Parent/Guardian: How would you describe your investment knowledge and experience?

Please tick one box

None/basic

You have no or very limited understanding or experience of investing.

Moderate

You have some experience in managing your own assets and a reasonable understanding of standard investments, such as equities and bonds, but are less confident in your understanding of more complex instruments.

Experienced

You would be confident to make investment decisions without guidance.

Professional

You are confident and experienced in managing your own assets, and have a good understanding across a broad range of investments, including more complex instruments.

What investment knowledge or experience have you gained through your occupation or wider activities?

Section H – Investment knowledge and experience continued

What knowledge and experience do you have of different types of investment?

Please provide details of the types of investments in which you have invested on your own behalf (including those managed for you by other professional investment managers including EFG Harris Allday) by ticking one of the boxes for each of the following asset classes.

| Parent/Guardian: Please indicate your knowledge and experience about each of the investment types below. | Knowledge Please tick one box | | | Time held Please tick one box | | |
|--|----------------------------------|--------------------------|--------------------------|----------------------------------|--------------------------|--------------------------|
| | None | Limited | Good | Never | Less than 10 years | More than 10 years |
| Cash and equivalent | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Equities and equity funds | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Government and corporate bonds | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Alternatives e.g. hedge funds, ETFs, structured products | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Foreign exchange | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Derivatives | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Section I – Investment objective

(do not complete if an Execution Only service is selected)

Which of the following best describes the investment objective?

Please select only **ONE** investment objective from the options listed below.

Capital growth: your primary goal is to seek to grow the capital value of your investments.

Balanced: your primary goal is to seek a combination of capital growth and income.

Time horizon:

2-5 years

5-10 years

Over 10 years

If the 2-5 time horizon has been selected please provide the reason for this short term time horizon as shorter investment timetime horizons can lead to more volatility in portfolio returns

Section J – Specific attitude to investment risk for this investment

(do not complete if an Execution Only service is selected)

Please select how you would classify your attitude to risk in respect of this specific investment portfolio with EFG Harris Allday.

Please select only **ONE** risk category from the options listed below.

Low-Medium: you tend to prefer investments with a lower risk of decline in value. However, you accept that in order to seek higher returns, some risk must be taken and you are prepared to tolerate some price fluctuations in your investments. In the event of extreme investment market conditions you may experience significant short term volatility.

Medium: whilst wishing to avoid dramatic or frequent movements in value, you are prepared to trade in investments that may experience moderate fluctuations, with some risk to your capital. In the event of extreme investment market conditions you may experience significant short term volatility but over the longer term we are targeting a moderate return.

Medium-High: you have an above average tolerance to risk and accept the possibility of frequent and significant fluctuations in value and risk of capital loss for potentially higher returns. In the event of extreme investment market conditions you may experience significant short term volatility but over the longer term we are targeting a higher return.

High: you are willing to accept substantial fluctuations in value and tolerate a greater chance of capital loss for potentially substantial returns. In the event of extreme investment market conditions you may experience significant short term volatility but over the longer term we are targeting a higher return.

Section K – Costs and charges (to be completed by EFG Harris Allday)

Junior ISA Fee of 1.00% (plus VAT) per annum of the portfolio value and initial charges on individual transactions

Amount to be invested/value of portfolio to be transferred:

£

Indicative cash amount of Junior ISA Fee (based on the amount to be invested/transferred)*:

£

Important notes

- Please refer to the Scope and Cost of our Services document which sets out examples of how the charges will be calculated and applied. The Junior ISA Fee will be calculated and charged to your account semi-annually in arrears.
- * This cash amount is provided for indicative purposes only. The actual amount of the Junior ISA Fee will increase or decrease in line with the total value of assets held in the portfolio.

Section L – Declaration

I hereby declare that:

1. I am 16 years of age or over;
2. I am a child/I have parental responsibility for the child (*delete as applicable);
3. I do not/The child does not have a Child Trust Fund account (*delete as applicable);
4. I will be the registered contact for the Junior ISA;
5. The child is resident in the UK, or is a UK Crown servant, a dependent of a UK Crown servant or is married to/in a civil partnership with a UK Crown servant;
6. I am not aware that this child has another Junior ISA of this type;
7. I am not aware of other Junior ISA subscriptions that will result in this child exceeding the annual subscription limit;
8. I will not knowingly make subscriptions to Junior ISAs for this child that will result in the subscription limit being exceeded;
9. I apply to subscribe for a Stocks and Shares Junior ISA, having not subscribed and will not subscribe to another Stocks and Shares Junior ISA with any other provider in this or subsequent fiscal years;
10. I authorise EFG Harris Allday to:
 - 10.1. hold my cash subscription, Junior ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
 - 10.2. make on my behalf any claims to relief from tax in respect of Junior ISA investments.

By signing this form you agree to the declaration above.

Section M – Acknowledgement of Terms and Conditions

By signing this Agreement I/we hereby:

- Agree to the terms of the Investment Services Agreement and conditions and give consent to the processing of sensitive data;
- Confirm that the information provided is accurate and understand and accept that it will be relied upon by EFG Harris Allday in the provision of investment services;
- That I will inform EFG Harris Allday immediately of any changes in my or the child's circumstances affecting any of the information provided within this application;
- I accept and confirm that I have had a proper opportunity to consider the terms and conditions set out in the Investment Services Agreement and agree that the published Terms and Conditions of EFG Harris Allday, as amended from time to time, shall govern the Junior ISA made pursuant to the application;
- Subject to custody being arranged by and on behalf of EFG Harris Allday, consent to the arrangements for the custody of my/our investments in accordance with the Custody clause (including the arrangements for the giving and receiving of instructions by us or on our behalf in respect of the custody services);
- Consent to the granting of a security interest over my/our investments in accordance with the Clause regarding Ending the Agreement;
- Accept and acknowledge the notices in the Appendices and the Order Handling and Best Execution Policy within our Investment Services Agreement.
- Consent to the transfer of my/our personal data to countries or territories outside the European Economic Area as described in clause on Data Protection.

Important: Ending the Agreement

You may end this Agreement by giving us written notice at any time and the Agreement will end when we receive your notice. Please read the important information under "Ending the Agreement" heading within our Investment Services Agreement document regarding both parties' rights of cancellation, as well as the potential consequences of doing so.

Signature of Applicant
(Parent or Legal Guardian)

Print Name:

Capacity:

Date (dd/mm/yyyy):

 / /

This symbol is provided by the Office of the Information Commissioner for use by data controllers where a signature is required to show consent to processing.

Please return this form to:

EFG Harris Allday
33 Great Charles Street Birmingham
B3 3JN

Additional information

Please indicate the section for which you are including further information in this box. All account holders should initial each addition. Please continue on a separate sheet of paper if necessary.

For office use only:

A/C No.

Director Code:

Date received by EFGHA:

| | | | | | | | | | |
|--|--|---|--|--|---|--|--|--|--|
| | | / | | | / | | | | |
|--|--|---|--|--|---|--|--|--|--|

Date received by Head Office:

| | | | | | | | | | |
|--|--|---|--|--|---|--|--|--|--|
| | | / | | | / | | | | |
|--|--|---|--|--|---|--|--|--|--|

Individuals guide to verification of identity documents

Under statutory regulations, EFG Harris Allday is required to verify the identity of its clients. therefore please provide the information requested below.

Required Documentation for the Child

A **certified copy of one** of the following photographic identity documents:

a birth certificate

OR

Current valid full passport

Where you are submitting a certified copy of documents showing a photograph, please ensure that the photograph is legible and that it is certified in accordance with the instructions below.

The copy ID documentation must be certified on the same page using the wording shown below by a person considered appropriate, as detailed below. The shaded area shows the required certification.

I certify that this is a true likeness of [name]: (where there is a photograph)

I have seen the original document of which this is a true copy (where there is a copy of a utility bill, Power of Attorney etc).

Signed: [your signature]

Dated:

Name [your name in full]:

Occupation: [your occupation]:

Mobile telephone number:
[your telephone number]

Address [your address]:

Postcode:

Please do not send original passports or driving licences by mail as we cannot accept responsibility for their loss.

- An EFG Private Bank or EFG Harris Allday member of Staff.
 - An Independent Legal Firm.
 - An Independent Auditing Firm.
 - An Independent Accounting Firm.
 - An Independent Regulated Financial Institution located in Equivalent Status Jurisdictions; or.
 - An Independent Notary Public – if overseas.
 - An embassy official/consulate – if overseas.
 - Head Teacher (where they can be verified in that position).
 - Doctor (where they can be verified in that position).
- Certification by a relative or retired person is not acceptable.**

Applicant

We will verify your identity electronically using a credit reference agency, as explained in section 1.6 of our Investment Services Agreement. If we cannot verify your identity electronically, we will ask you for certified copies of identity documents. Your Investment Adviser will advise you if certified documents are required.

Appendix One – Child Trust Fund/Junior ISA Transfer Form

This transfer application must be completed by the registered contact for the Child Trust Fund (CTF) or Junior ISA account.

The following stakeholder CTF features are not included in an EFG Harris Allday Junior ISA:-

- Lifestyling from age 15
- Minimum subscriptions of £10 allowed
- Annual charge cap of 1.5%

If you are applying to transfer a stakeholder CTF, please tick this box to confirm that you understand this and wish to proceed.

If the transfer from the CTF is not successful, any Junior ISA that has been opened on a provisional basis to accept the transfer will be invalid, any subscriptions to the provisional Junior ISA will be returned. The CTF will remain intact.

1. Parent/Legal guardian's details

| | | | | | | |
|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------|--------------------------------|----------------------|
| Title: | Mr <input type="checkbox"/> | Mrs <input type="checkbox"/> | Miss <input type="checkbox"/> | Ms <input type="checkbox"/> | Other <input type="checkbox"/> | <input type="text"/> |
| Surname: | <input type="text"/> | | | | | |
| First name(s): | <input type="text"/> | | | | | |
| Permanent residential address: | <input type="text"/> | | | | | Postcode: |
| Home telephone number: | <input type="text"/> | | Mobile telephone number: | <input type="text"/> | | |

2. Child's details

| | | | | | | | | | | |
|--|-----------------------------|------------------------------|-------------------------------|--------------------------------|--------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Title: | Mr <input type="checkbox"/> | Mrs <input type="checkbox"/> | Miss <input type="checkbox"/> | Ms <input type="checkbox"/> | Other <input type="checkbox"/> | <input type="text"/> | | | | |
| Surname: | <input type="text"/> | | | | | | | | | |
| First name(s): | <input type="text"/> | | | | | | | | | |
| Permanent residential address: | <input type="text"/> | | | | | Postcode: | | | | |
| Date of birth (dd/mm/yyyy): | <input type="text"/> | <input type="text"/> | / | <input type="text"/> | <input type="text"/> | / | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Child's Unique CTF Reference Number (AB123456C): | <input type="text"/> | | | CTF/Junior ISA Plan Reference: | <input type="text"/> | | | | | |
| Name of CTF/Junior ISA Provider: | <input type="text"/> | | | | | | | | | |
| Address of CTF/ Junior ISA Provider: | <input type="text"/> | | | | | Postcode: | | | | |

Appendix One – Child Trust Fund/Junior ISA Transfer Form continued

3. Transfer instructions

I hereby instruct my existing: CTF Manager OR Junior ISA manager (tick as appropriate)

to transfer the ISAs referred to above, to: **EFG Harris Allday, 33 Great Charles Street, Birmingham B3 3JN** by

Transferring the assets in specie Liquidating the assets

4. Declaration

I hereby declare that:

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. I am 16 years of age or over. 2. I am a child/I have parental responsibility for the child; (*delete as applicable). 3. I am the registered contact for the CTF/Junior ISA; (*delete as applicable). 4. The child is resident in the UK, or is a UK Crown servant, a dependant of a UK Crown servant or is married to/ in a civil partnership with a UK Crown servant. 5. I am not aware that this child has another Junior ISA of this type. 6. I am not aware of other Junior ISA subscriptions that will result in this child exceeding the annual limit. 7. I will not knowingly make subscriptions to Junior ISAs for this child that will result in the subscription limit being exceeded. 8. I apply to subscribe for a Stocks and Shares Junior ISA having not subscribed and will not subscribe to another Stocks and Shares Junior ISA with any other provider in this or subsequent fiscal years. | <ol style="list-style-type: none"> 9. I authorise EFG Harris Allday to: <ol style="list-style-type: none"> 9.1. hold my cash subscription, Junior ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and 9.2. make on my behalf any claims to relief from tax in respect of Junior ISA investments. 10. I accept and confirm that I have had a proper opportunity to consider the Terms and Conditions set out in this Agreement and agree that the published Terms and Conditions of EFG Harris Allday, as amended from time to time, shall govern the Junior Individual Savings Account made pursuant to the application. 11. The information which I have given on this form is true and correct to the best of my knowledge and belief, and that I will inform EFG Harris Allday immediately of any changes in my circumstances affecting any of the information provided within this application. |
|--|---|

By signing this form you agree to the declaration above.

Signature:

Print Name:

Capacity: Date (dd/mm/yyyy): / /

Please return this form to:

EFG Harris Allday
33 Great Charles Street Birmingham
B3 3JN