

# Execution Only Service Junior ISA Application Form

Please complete this form using **BLOCK CAPITALS** and return to  
**Walker Crips Investment Management, Old Change House, 128 Queen Victoria Street, London EC4V 4BJ.**

Office Use Only		Scan ref: <b>EOJISA</b>
Internal ref:	AE	
Internal ref:	Code	

## **A** Registered Contact (Parent/ Guardian) details

To apply for a Junior ISA your child must be both under 18 and living in the UK.

If your child lives outside the UK your child can only apply for a Junior ISA if you're a Crown servant (in the UK's armed forces, diplomatic service or overseas civil service, for example) and they depend on you for care.

Title (Mr/Mrs/Miss/Other)		Surname	
Full forenames		Previous names (if applicable)	
Permanent residential address			
Postcode			
Previous residential address (if resident at current address for less than 12 months)			
Postcode			
Telephone (home)	Telephone (office)	Telephone (mobile)	
Email address	Date of birth	DD MM YYYY	
Country of birth	Town of birth		
Nationality	Country of permanent residence		
UK Tax Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	Were you born in the US or are you, or have you ever been, a US citizen, the holder of a US passport, Green Card or US bank account; or have you ever resided in or owned property in the US? <input type="checkbox"/> Yes <input type="checkbox"/> No		
UK Tax Identification Number (TIN) (e.g. National Insurance Number)	If yes please provide details:		
Country of Tax Residency (if outside the UK. Do not abbreviate)			
As defined by the UK Market Abuse Regulation are you considered a person discharging managerial responsibilities (PDMR)*, or a person closely associated (PCA) with a PDMR? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes please provide details:			

**\*Person Discharging Managerial Responsibilities (PDMR):** A person discharging managerial responsibilities (PDMR) will typically be privy to potentially price sensitive 'inside' information in relation to the company they work for and are likely to hold senior managerial roles, for example, at Director or Board level. A person closely associated (PCA) with a PDMR is a spouse, family member, business partner or another known association.

## B Junior Individual Savings Account for (Child)

Title (Master/Miss/Other)	Surname
Full forenames	
Child's Address (if different from above)	
Postcode	
Date of birth    D D   M M   Y Y Y Y	Child's National Insurance Number (if available)

If you wish to receive Reports and Accounts, please let your Investment Manager know. Additional fees may apply.

## C Registered Contact's Children/Dependants

### Children/Dependants (other than child applying for JISA)

Name	Name
Relationship	Relationship
Date of birth    D D   M M	Date of birth    D D   M M
Financially dependant? <input type="checkbox"/> Yes <input type="checkbox"/> No	Financially dependant? <input type="checkbox"/> Yes <input type="checkbox"/> No

Name	Name
Relationship	Relationship
Date of birth    D D   M M	Date of birth    D D   M M
Financially dependant? <input type="checkbox"/> Yes <input type="checkbox"/> No	Financially dependant? <input type="checkbox"/> Yes <input type="checkbox"/> No

## D Account Classification

Note: For full details, please refer to the Terms of Service and Business and the FCA Handbook on "COBS 3: Client Categorisation", which can be found on the FCA website ([www.handbook.fca.org.uk/handbook](http://www.handbook.fca.org.uk/handbook)).

Please select **one** of the Client categories below.

<input type="checkbox"/> <b>Retail</b> I confirm that I wish to be classified as a Retail client.	Retail clients are offered a higher level of protection by the FCA and are entitled to have complaints handled by the Financial Ombudsman Service. You will lose these protections if you elect to be classified as a non-Retail client.
<input type="checkbox"/> <b>Elective Professional</b> I confirm that I have expertise, experience and knowledge in investments and can make investment decisions.	In order to qualify as an Elective Professional at least two of the following criteria must be satisfied. Please tick which of the below criteria apply to you. <input type="checkbox"/> carried out transactions of significant size on the relevant market at a frequency of at least ten per quarter; <input type="checkbox"/> a financial investment portfolio made up of cash deposits and/or financial instruments exceeding €500,000; <input type="checkbox"/> worked in the financial sector for at least one year in a professional position. If you qualify to be an elective Professional, we will send you an Elective Professional Agreement for you to sign and return.

## E Category of Service

By completing this form you are applying to open an account with Walker Crisp Investment Management Limited (WCIM) as an Execution Only client. Please complete all sections of this form, though it is your decision which of our support services you select in Section K.

<b>Under an Execution Only Account</b>	<ul style="list-style-type: none"><li>■ You make your own investment decisions;</li><li>■ Trades are executed upon your specific instruction;</li><li>■ We will not give advice on investments relating to the merits of the transaction;</li><li>■ We will only provide factual information such as share prices or market activity on request</li></ul>
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## F Complex Products

Note: Complex products include but are not limited to Warrants, Traded Options, Exchange Trade Commodities, some Investment Trusts Structured Products, Futures, Options and Contracts for Difference. If you want to deal in complex products on a non-advised basis, we are obliged by the FCA to assess whether you have the necessary experience and knowledge in order to understand the risks involved in relation to the product or service that you require.

<b>Do you wish to deal in complex products on a non-advised basis?</b>
<input type="checkbox"/> <b>Yes</b> – We will send you a Risk Warning and Appropriateness Test via post or email. This must be completed and returned to us before a deal in complex products can be accepted.
<input type="checkbox"/> <b>No</b> – If in the future you request to deal in a product that we consider to be a complex product, we will send you a Risk Warning and Appropriateness Test, which must be completed and returned to us before the deal can be accepted.

## G Registered Contact's Financial Circumstances

We are required under UK financial regulations to obtain information on our clients' source of wealth and source of funds.

### Primary source of wealth

- Employment     Investment     Savings  
 Pension     Inheritance     Family Trust  
 Business ownership/sale     Property ownership/sale  
 Other: \_\_\_\_\_

### Employment

- Full time employment     Homemaker  
 Part time employment     Unemployed  
 Self employed: \_\_\_\_\_  
(details)  
 Retired: \_\_\_\_\_  
(previous occupation if retired)  
 Other: \_\_\_\_\_

## H Registered Contact's Investment Knowledge & Experience

How many years of investment experience do you have?

- None       Below 3 years       Over 3 years

Are you a member of any professional bodies?

- Yes (Please describe here)       No

What types of instruments have you previously invested in?

e.g., equities, funds, contracts for difference, options, futures...  
(please describe below)

Please give details of any previous investment experience which you may consider relevant.

How frequently have you dealt in investments?

- Trading (very frequently)       More than once a month       Less than once a month

Have you received any investment education or hold any investment qualifications?

- Yes (Please describe here)       No

## I Investment Intentions

### Frequency of trading (approximate)

Ongoing Execution Only sales (please select frequency below)

- Infrequent (approx. 1-5 trades a month)       Moderate (approx. 6-30 trades a month)       Trading (very frequently)

Ongoing Execution Only purchases and sales (please select frequency below)

- Infrequent (approx. 1-5 trades a month)       Moderate (approx. 6-30 trades a month)       Trading (very frequently)

### Anticipated individual trade size (approximate)

- £0 - £10,000       £10,001 - £50,000       Over £50,000

Initial Subscription Amount

£

## J Bank Details

Note: We will need a copy of a bank account statement (showing your child's name and address) to confirm their details.

Bank/Building Society name	<input type="text"/>															
Account name	<input type="text"/>															
Bank address	<input type="text"/>															
	<input type="text"/>										Postcode					
Sort code	<input type="text"/>	<input type="text"/>	–	<input type="text"/>	<input type="text"/>	–	<input type="text"/>	<input type="text"/>	Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## K Support Service Requirements

Note: Please read the Terms of Service and Business, which detail the conditions governing our Managed Deposit and Nominee Services, and the accompanying tariff sheet.

<b>Managed Deposit Service</b>	
How would you like us to handle your money?	
Do you wish to maintain a Managed Deposit Account with WCIM?  This is opened automatically if the Nominee Service (below) is utilised. It facilitates the convenience of receiving dividends and income into your account. Maintaining a Deposit Account is the easiest way to manage funds for buying and selling of securities. Payments will be made into this account, and if there is sufficient cash, purchases will be paid from this account. This reduces the need to send monies back and forth. Any credit balances may attract interest and the current interest rates can be found on our website at:  <b><a href="https://www.wcplc.co.uk/source/documents/Managed-deposit-interest-rates.pdf">https://www.wcplc.co.uk/source/documents/Managed-deposit-interest-rates.pdf</a></b>  For full details, please refer to the Terms of Service and Business.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Payments will be made by electronic transfer (BACS) directly to your bank account when you request withdrawals from your account in the future.	

<b>Registration</b>	
How would you like to register your investments? Please select one of the following.	
<input type="checkbox"/>	I wish to have my investments registered in your Nominee Company, together with a Managed Deposit Account (as above). (Please refer to the schedule of commission and fees).
<input type="checkbox"/>	I wish to have my investments registered in my name (There is an additional cost for registering securities in your name and dealing in certificates. Please refer to the schedule of commission and fees).

## L JISA Declaration and Documents

Note: Please be advised that before we are able to open a new investment account, we have to ask you for certain documents in order to comply with the UK Anti-Money Laundering Regulations (AML).

### Registered Contact (Parent/ Guardian)

VERIFICATION OF IDENTITY - I enclose a copy of my:

- passport, or  full UK photo driving licence

VERIFICATION OF ADDRESS (dated within the last 3 months)

- bank statement, or  
 utility bill, or  
 income tax statement

### Child

VERIFICATION OF IDENTITY - I enclose a copy of one of the documents listed below in the child's name serving as proof of their existence:

- birth certificate  Child benefit/ tax credit documentation  
 passport  National Insurance number (for those aged 16 or over).  
 NHS medical card

#### 1. I declare that

- I am 16 years of age or over
- Delete as appropriate:** I am the child / I have parental/guardian responsibility for the child
- I do / the child does not have a Child Trust Fund Account
- I will be the registered contact for the JISA
- I am / 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
- I have not subscribed and will not subscribe to another JISA of this type for this child
- I am not aware that this child has another JISA of this type
- I am not aware of other JISA subscriptions that will result in this child exceeding the annual limit
- I will not knowingly make subscriptions to JISAs for this child that will result in the subscription limit being exceeded

#### 2. I authorise Walker Crios Investment Management Limited:

- To hold the child's subscriptions, JISA investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and
- To make on the child's behalf any claims to relief from tax in respect of JISA investments

#### 3. I declare that:

- The information above is true and correct to the best of my knowledge and belief
- I agree to advise Walker Crios Investment Management Limited without delay of any change in circumstances affecting any of the information on this declaration and authority

- I understand that this JISA is subject to the terms and conditions at the back of this application, the Recommended Standard Tariff relating to this JISA account, Walker Crios Investment Management Limited Privacy Statement ([wcgplc.co.uk/privacystatements](http://wcgplc.co.uk/privacystatements)) and Walker Crios Investment Management Limited Terms of Service & Business ([wcgplc.co.uk/businessTC](http://wcgplc.co.uk/businessTC)).
- I have been given the opportunity to read the Walker Crios Investment Management Limited Terms of Service and Business and I consent to the Order Execution Policy incorporated therein and in particular to the policies relating to Off Market Venues and Limit Orders.
- I am aware that in certain circumstances Walker Crios Investment Management Limited will be obliged to share this information with UK tax authorities, who may pass it on to other tax authorities.

The documents listed in points c and d above are the terms and conditions upon which Walker Crios Investment Management Limited intend to rely. For your own benefit and protection you should read these terms and conditions carefully before signing this agreement. If you do not understand any point please ask for further information.

#### 4. I declare that:

- I consent to receiving marketing information from WCIM. (Please tick if you agree  Yes)
- I consent to receiving contracts and statements from WCIM in electronic format only, along with other documents as and when the services become available. (Please ensure that you provide an e-mail address on Page 1). (Please tick if you agree  Yes)

Signature

Date

#### For Office Use Only

Reviewed by AE		Executive Notes
AE Name		
On-boarding approval where required (signature/date)		
On-boarding Name		

#### Walker Crios Investment Management

Old Change House, 128 Queen Victoria Street, London EC4V 4BJ | 020 3100 8000 | [client.services@wcgplc.co.uk](mailto:client.services@wcgplc.co.uk) | [walkercrips.co.uk](http://walkercrips.co.uk)  
 Walker Crios Investment Management Limited is authorised and regulated by the Financial Conduct Authority and is a member of the London Stock Exchange. Registered in England and Wales number 4774117.

# WCIM JUNIOR INDIVIDUAL SAVINGS ACCOUNT - CUSTOMER AGREEMENT AND TERMS AND CONDITIONS

This Agreement should be read in conjunction with the Terms of Service and Business provided to you and the relevant Private Individual Application form and Recommended Standard Tariff document.

This Agreement is made between: Walker Crips Investment Management Limited whose registered office address is Old Change House, 128 Queen Victoria Street, London EC4V 4BJ hereinafter referred to as "WCIM", "JISA Manager" or the "JISA Provider".

## AND

The person named in the application form overleaf herein after referred to as "the Registered Contact" or "the Parent" or "Guardian".

WCIM is authorised and regulated by The Financial Conduct Authority, and is a Member of the London Stock Exchange and is governed by the rules and regulations hereafter:

## THE PARTIES AGREE THAT:

### 1. DEFINITIONS

In this Agreement, unless the context otherwise requires:

"JISA" means a Stocks and Shares Junior Individual Savings Account, as defined and governed by the ISA regulations.

"Registered Contact" means a person who has parental/guardian responsibility for the eligible child and who has completed and signed the JISA Application.

"Subscription year" starts on the date of opening the JISA and ends on the following tax year end date. Future subscription years will follow the tax year, i.e. commence on 6 April and finish on the ensuing 5 April.

"Investment" means any investment permitted to be made within a JISA in accordance with the HMRC JISA Regulations for the time being in force.

"HMRC" means HM Revenue & Customs

"FCA" means The Financial Conduct Authority, whose registered office address is 12 Endeavour Square, London E20 1JN.

"Recognised Investment Exchange" or "RIE" means an investment exchange recognised by the FCA under Part XVIII of the Financial Services and Markets Act 2000.

### 2. INVESTMENT SERVICES

a. Investments purchased within a JISA must qualify as a permitted Investment under HMRC JISA Regulations for the time being in force. Certain Fixed Interest Securities, Unit Trusts and Investment Trust orders will also be accepted within a JISA Account. WCIM will make best endeavours to inform the Registered Contact if an investment does not qualify for a JISA but cannot be held responsible for loss in the event that the security proves not permissible.

b. The Investment Service to be provided will be that set out in the relevant Private Individual Application form signed by the Registered Contact.

c. The JISA Provider may consolidate the JISA Account with other accounts taken out by/ for that same child in previous or future years up to the age of 18.

### 3. EXECUTION OF REGISTERED CONTACT ORDERS

a. WCIM will execute the purchase of the Registered Contact's investments at commencement of a JISA only upon receipt of all relevant documentation being received by them. A reasonable time is required to verify the contents of the Application Form and any other documentation.

After commencement of the JISA, telephone instructions will be accepted by WCIM, who reserve the right to record all Registered Contact's telephone conversations.

b. if applicable WCIM will despatch to the Registered Contact Contract Notes providing particulars of the Child's purchase/sale.

c. WCIM will execute any orders instructed by the Registered Contact as an Agent of the Registered Contact and in accordance with the rules and regulations of the RIE and the customs and usages of the Exchange or Market on which the transaction is effected by WCIM. The Registered Contact's order may be matched with that of another Registered Contact thereby enabling WCIM to act as Agent for both parties.

### 4. CHARGES

The charges are those detailed in the Recommended Standard Tariff document or otherwise detailed to you in writing and which may be varied by WCIM as per the terms set out in the Terms of Service and Business.

### 5. CLIENT MONEY

a. Any monies held by the JISA Provider will be held as detailed in the Terms of Service and Business.

b. The regulations restrict the annual subscription to £9,000 in any subscription year. Once a subscription is made to a JISA, the cash and any investments bought with the cash, are beneficially owned by the child.

c. Interest will not be earned by the JISA holder until such time as the JISA Provider has available cleared funds. All JISA holders' cash funds will be pooled when placed with an Authorised Banking Institution and the JISA Provider may set or vary the interest rate payable to the JISA holders on un-invested funds without reference to the Registered Contact. The JISA Provider will make available the interest rate applicable to balances upon request.

### 6. DELEGATION OF THE PROVIDER'S FUNCTIONS OR RESPONSIBILITIES

Interest will not be earned by the JISA holder until such time as the JISA Provider has available cleared funds. All JISA holders' cash funds will be pooled when placed with an Authorised Banking Institution and the JISA Provider may set or vary the interest rate payable to the JISA holders on un-invested funds without reference to the Registered Contact. The JISA Provider will make available the interest rate applicable to balances upon request.

### 7. OBLIGATIONS

The JISA Provider hereby confirms that:

- the JISA investments and uninvested cash shall be in the beneficial ownership of the child.
- if the Registered Contact so elects, arrangements will be made for he or she to receive a copy of the Annual Report and Accounts issued by every company or other concern in respect of the Shares, Securities or Units (as the case may be) which are the child's account investments, subject to the WCIM Recommended Standard Tariff.
- they shall be under obligation (subject to any provision made by, or under any other enactment) and if the Registered Contact so elects, to arrange for the same to be able to:
  - attend Shareholders', Security Holders' or Unit Holders' meetings
  - vote, and
  - receive in addition to the documents referred to in (b) above, any other information issued to Shareholders, Security Holders or Unit Holders.
- upon the request of the Registered Contact or JISA holder and within such time as shall be agreed, the entire account with rights and obligations of the parties may be transferred in accordance with the provider's tariff to another JISA Provider. The maximum time limit will not exceed 30 days.
- they will notify the Registered Contact if by reason of any failure to satisfy the provisions of the HMRC Regulations, the JISA will become void.
- they will make claims, conduct appeals and agree on behalf of the child liabilities for and relief from tax in respect of the JISA.

### 8. DEATH OF THE CHILD

The tax benefits of a JISA will cease upon the death of the child.

Proof of the death of the child must be produced before the JISA Account can be closed. In most cases sight of the original death certificate or the coroners interim document will be sufficient. The Executors of the deceased Estate may instruct the JISA Provider whether the investments are to be encashed or transferred.

### 9. RISK

The value of any investment and the income arising from it is not guaranteed and can fall as well as rise so that you may not get back the amount you originally invested. Past performance is not a reliable indicator of future results. More information about investment risk can be found in the Terms of Service and Business.

### 10. FURTHER INFORMATION

Any questions relating to the JISA should be addressed to, The JISA Manager, Walker Crips Investment Management Limited, Old Change House, 128 Queen Victoria Street, London EC4V 4BJ.

**Walker Crips Investment Management**

Old Change House, 128 Queen Victoria Street, London EC4V 4BJ | 020 3100 8000 | [client.services@wcgplc.co.uk](mailto:client.services@wcgplc.co.uk) | [walkercrips.co.uk](http://walkercrips.co.uk)  
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