

Individual Advisory/Discretionary Account Application

Optiva Securities Limited requires that the form be completed fully, accurately and to the best of your knowledge and understanding. In order to comply with Anti-Money Laundering (AML) Regulations, all documentation requested must be provided before the account may be opened. We require all documents to be certified by a regulated Financial Institution, Notary or Lawyer. Where required, we reserve the right to request additional information and documentation. Terms and conditions will be sent separately.

Prospective Individual Clients (Joint account applicants must each provide requested documentation)	
Please provide the following information and documents, ticking the box to confirm their inclusion.	
A certified true copy of a government issued identity document (passport, driving license, etc)	Tick to confirm <input type="checkbox"/>
A certified true copy of proof of address, such as a recent utility bill, bank statement, or credit card statement (from the last 3 months)	Tick to confirm <input type="checkbox"/>

1: Personal Details	First Applicant	Second Applicant (Joint accounts only) (only complete if different from first applicant)
Title (Mr, Mrs, Ms, Miss, Other)		
Surname		
Forename(s)		
Mother's Maiden Name		
Date of Birth		
Nationality		
NI Number (UK Residents only)		
Passport Number		
Town of Birth		
Country of Residence		
Marital Status		
Number of dependants		

2: Account Title (The name in which contract notes should be issued, if different from the above names)	
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3: Contact Details	First Applicant	Second Applicant (Joint accounts only)
Home Telephone	<input type="checkbox"/>	<input type="checkbox"/>
Business Telephone	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Telephone	<input type="checkbox"/>	<input type="checkbox"/>
Email 1	<input type="checkbox"/>	<input type="checkbox"/>
Email 2	<input type="checkbox"/>	<input type="checkbox"/>
(Please tick your preferred contact methods in the relevant boxes)		
House Number		
Street		
Town		
City		
Post Code		
At address less than 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/> (If Yes please provide details of your previous address)	Yes <input type="checkbox"/> No <input type="checkbox"/> (If Yes please provide details of your previous address)
Previous House Number		
Previous Street		
Previous Town		
Previous City		
Previous Post Code		

4: Source of Funds

Please tick all boxes which describe how your wealth is/was generated, and provide any relevant information to substantiate this. Providing insufficient detail may delay or prevent account opening.

Employment (current or previous, details)	<input type="checkbox"/>
Inheritance (from whom, when received, approximate value, how created)	<input type="checkbox"/>
Savings and Investments	<input type="checkbox"/>
Sale of Property/Business (name of Business, address, approximate value, when)	<input type="checkbox"/>
Other	<input type="checkbox"/>

Please use this space to provide details regarding the above questions. (documentary evidence may be required)

5: Employment Details	First Applicant		Second Applicant (Joint accounts only)	
Employer/Business Name				
Building Name/Number				
Street				
City				
Post Code				
Length of time in Business				
Nature of Business				
Position				
Employment Status (tick as appropriate)	Employed (Full-time)	<input type="checkbox"/>	Employed (Full-time)	<input type="checkbox"/>
	Employed (Part-time)	<input type="checkbox"/>	Employed (Part-time)	<input type="checkbox"/>
	Self-Employed	<input type="checkbox"/>	Self-Employed	<input type="checkbox"/>
	Retired	<input type="checkbox"/>	Retired	<input type="checkbox"/>
	Full Time Education	<input type="checkbox"/>	Full Time Education	<input type="checkbox"/>
	Unemployed	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>

6: Bank Details	First Applicant		Second Applicant (Joint accounts only)	
Name of Bank				
Branch Address				
Name of Account Holder				
Account Number				
Sort Code				

7: Professional Client Status

Please indicate whether you wish to be treated by us as a professional client in respect to all our services. Note that if you tick the box 'Yes' and you are not a 'per se professional client' (as defined in the FCA Rules) we shall send you a separate letter providing a warning of the protections and investor compensation rights which you may lose. We shall require your additional written agreement to this warning. Be advised that professional client status is ultimately the decision of Optiva, and we have the right define you as a retail client should we feel that you lack the required expertise, experience and/or knowledge.

Do you wish to be treated as a professional client? Yes No

8: Mandate Authorising a Third Party to Give Instructions (Optional)

At your discretion, you can authorise a third party to give us dealing instructions. They will not have authority to transfer assets to third parties or to make payments from your account other than to yourself.

We authorise the following to give instructions relating to investments on the account:

Name of Third Party	
Relationship to the Individual	
Third Party Address	

9: Category of Service (Please select only one)

Advisory Dealing	We will provide you with an Advisory Dealing service. This means we will provide you with recommendations on individual investments as and when you wish to receive that advice, but we will not actively monitor your portfolio. We will consider only the suitability of the investment in the light of your objectives and requirements at the time of giving the advice. We do not take into account the suitability of your portfolio as a whole, nor manage your overall risk exposure, the responsibility for which remains with you.	[]
Advisory Managed	We will manage your investments on an Advisory Managed basis. This means that we will manage your investments based upon a detailed understanding of your investment objectives, appetite for risk and overall financial circumstances. However you are consulted prior to any changes being made and your approval is final. You retain ultimate control, but know that your investments are being expertly monitored.	[]
Discretionary	We will manage your investments on a Discretionary basis. This means that we will manage your portfolio on your behalf, controlling the day-to-day decisions for you with expertise and care to achieve the goals you set us. Our attention is focused on your objectives, taking account of your overall circumstances and appetite for risk, so we can respond to changing events and market shifts as they occur, leaving you to concentrate on your other priorities. We will handle all the paperwork and cash management, and provide you with comprehensive records on a regular basis. You will have nothing to do apart from agreeing your investment policy with us from time to time, and keeping us informed of any material changes to your circumstances.	[]

10: Current Financial Position**First Applicant Annual Gross Income**

£0 to £50,000	£50,001 to £100,000	£100,001 to £150,000	£150,001 to £250,000	£250,001 plus
[]	[]	[]	[]	[]

Second Applicant Annual Gross Income (Joint accounts only)

£0 to £50,000	£50,001 to £100,000	£100,001 to £150,000	£150,001 to £250,000	£250,001 plus
[]	[]	[]	[]	[]

First Applicant Estimated Net Worth (Excluding home)

£0 to £50,000	£50,001 to £100,000	£100,001 to £250,000	£250,001 to £1,000,000	£1,000,001 plus
[]	[]	[]	[]	[]

Second Applicant Estimated Net Worth (Excluding home) (Joint accounts only)

£0 to £50,000	£50,001 to £100,000	£100,001 to £250,000	£250,001 to £1,000,000	£1,000,001 plus
[]	[]	[]	[]	[]

Property	First Applicant	Second Applicant (Joint accounts only)
Total value of owned property (£)		
Outstanding Mortgage (£)		
Net Value (£)		

11: Investment Knowledge

On a scale of 1 to 5 , please rate your overall understanding of Economic and Financial affairs (Where 5 is extensive understanding and 1 is none)		
Do you work, or have you worked, for at least 1 year in a professional position which requires knowledge and/or understanding of the nature and risks inherent to financial investment products?	Yes []	No []
Do you have other professional experience or qualifications which would assist your understanding of financial risk?	Yes []	No []

If 'Yes' to either of the above, please elaborate:

15: Political Exposure

Politically Exposed Persons are individuals who are, or have been at any point in the preceding year, entrusted with prominent public functions. This includes Heads of States of Governments, senior politicians, senior government or judicial officials, senior military officers, senior executives of state-owned corporations, important political party officials, etc. Additionally, a Politically Exposed Person includes immediate family members, such as spouses, children, parents and other relatives, as well as close associates such as advisors, secretaries and other associates of a Politically Exposed Person.

Are you/either of you a Politically Exposed Person (PEP) Yes No

16: Investment Preferences

How much of your cash/liquid assets would you consider to be available for investment in high risk or "speculative" investments with Optiva over the next 12 months? (£) (NB: Optiva recommends that you carefully consider what you can afford to lose when investing in high risk products.)

Overall Time Horizon / Investment Timescale

Average length of time you hold investments. (Please tick one box only)

Short Term/0-18 months	<input type="checkbox"/>	Medium Term/19-36 months	<input type="checkbox"/>	Long Term/36+ months	<input type="checkbox"/>
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Preferred Product Classes (Risk Levels on classes of investments and financial instruments are for illustrative purposes only) (Please tick all appropriate boxes)

Low Risk		Medium Risk		High Risk & Derivatives					
Gilts	<input type="checkbox"/>	FTSE 100	<input type="checkbox"/>	FTSE Small Cap	<input type="checkbox"/>	Pre IPOs	<input type="checkbox"/>	Warrants	<input type="checkbox"/>
Govt. & Corp Bonds	<input type="checkbox"/>	FTSE 250	<input type="checkbox"/>	FTSE AIM	<input type="checkbox"/>	IPOs	<input type="checkbox"/>	Overseas Equity	<input type="checkbox"/>
Investment Trusts	<input type="checkbox"/>	FTSE All Share	<input type="checkbox"/>	Private Equity	<input type="checkbox"/>	ISDX	<input type="checkbox"/>		
Unit Trusts	<input type="checkbox"/>			Equity Placings	<input type="checkbox"/>	High Yield Debt	<input type="checkbox"/>		

Can you confirm that you understand the products of your choice and the risks associated with them? Yes No

Is there a limit to the maximum monetary value including commission that you would be prepared to risk on any individual trade? (Risk Threshold) If Yes please provide details (£)

Yes No

(If Yes)

Be advised that if you have stipulated a maximum risk threshold above, any recommendations issued by Optiva will be in line with this risk threshold, unless agreed beforehand between you and your advisor. Please note that Optiva will not be held responsible for transactions you execute or authorise that result in losses that exceed your risk threshold. If you wish to raise/lower your risk threshold, please notify your advisor or email admin@optivasecurities.com, as well as your account manager.

Are there any requirements or restrictions about types of investment to be traded on your account? (e.g. no tobacco companies) (If you require more space, please use the Additional Information section on Page 12)

17: Investment Objectives

Which of the following best describes your overall investment objectives? (Please tick only one)

Income	<input type="checkbox"/>	Seeking a return in the form of income over capital appreciation
Balanced	<input type="checkbox"/>	Seeking a balanced return of income and capital appreciation
Capital Growth	<input type="checkbox"/>	Seeking a return in the form of capital appreciation over income

(Please note that levels of both income and capital appreciation are subject to market conditions and your individual risk tolerance)

Initial Investment Amount (For individual or joint account) (£)

Have you utilised your individual or joint Capital Gains (CGT) allowance elsewhere in the current year? Yes No

If so, please specify the amount used (£)

Investment Time Horizon

For how long do you expect to hold your portfolio?

< 1 year	1 - 3 years	3 - 5 years	5 - 10 years	10+ years
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18: Managed Portfolio Risk

Low Risk

[]

Lower risk portfolios will be weighted towards cash, money market funds, short and medium-dated UK government and supranational debt, investment grade sterling corporate bonds and related bond funds. They may also contain reasonable allocations to alternative investments and property funds, plus limited exposure to equities with large market capitalisations. Collective funds will normally be used to provide equity exposure.

Portfolios of this nature are likely to be suitable for cautious investors with a time horizon of more than two to three years, who are more concerned with capital preservation than maximising potential investment returns. Such investors should also be willing to accept the potential for small losses and modest fluctuations in portfolio value in order to produce a return greater than might be available from a bank or building society deposit account.

Low/Medium Risk

[]

Low-Medium risk portfolios may feature cash or money market instruments but there is likely to be a greater weighting towards sterling-denominated corporate and government bonds, plus some exposure to global bonds and higher-yielding issues. Absolute return funds and infrastructure investments are also likely to feature alongside property funds and a broad range of domestic equities, together with limited exposure to large capitalisation international equity markets. Equity exposure may be achieved via funds, or direct investments, although funds will generally be used to provide exposure to international and small or mid-capitalisation companies.

Portfolios of this nature are likely to be suitable for less cautious investors with a time horizon of more than five years who are seeking capital and income returns greater than inflation. Such investors should be prepared to accept longer-term returns lower than those of equity markets in exchange for trying to minimise but not eliminating potential losses whilst also understanding that the portfolio will be subject to fluctuations in value.

Medium Risk

[]

Medium risk portfolios will usually be weighted towards equities with the core exposure to large capitalisation domestic holdings, and may include a smaller weighting to domestic mid-cap and small-cap equities alongside international large-cap and mid-cap equities. Equity exposure is likely to be primarily achieved by way of direct investments, although investments in foreign and smaller-cap companies will typically be accessed via collective schemes. Bond exposure may comprise a range of government and corporate bond sectors across varying maturities, including global and high-yield issues plus emerging market bond funds. The use of riskier alternative and flexible investment strategies (including hedge funds) may be more widespread. Property funds with sector-specific or geographic mandates may also be included.

Portfolios of this nature are likely to be suitable for investors with a time horizon of more than five years who are comfortable owning more in the way of higher-risk investments to achieve potentially greater investment returns. Such investors should be prepared to accept and be able to sustain investment losses to attain these returns over the longer term, as the value of the portfolio may fluctuate significantly over time.

Medium/High Risk

[]

Medium-High risk portfolios will be predominantly invested in risky investments offering the potential for large gains or losses. Small capitalisation equity exposure may feature more heavily, and the portfolio may be weighted to international equities. Equity exposure is likely to be achieved through direct investments although collectives may still be used to access some markets. The portfolio may invest across the entire spectrum of fixed-interest sectors and bonds holdings may be weighted towards higher yielding or emerging market issues with greater exposure to currency fluctuations. Hedge fund strategies may feature alongside other alternative strategies, plus property funds with thematic exposure to riskier regions and sectors.

Portfolios of this nature are likely to be suitable for investors with a time horizon of at least ten years who are aiming to achieve significant long-term investment returns and who would be comfortable with large and frequent fluctuations in portfolio value. Such investors should be willing and able to withstand significant investment losses over a prolonged period.

High Risk

[]

Higher risk portfolios may be composed entirely of riskier investments and may be highly concentrated or contain positions in illiquid and unquoted stocks, or bonds with a very high potential for default. They may be entirely weighted towards international equities from either developed or emerging markets, thereby exposing the portfolio to extreme currency fluctuations. Higher risk strategies can also include derivatives which give rise to much greater risks and may cause investors to lose more than their initial investment. Equity exposure is likely to be predominantly achieved by way of direct or leveraged investments, to achieve higher potential returns.

Portfolios of this nature are likely to be suitable for investors with an indefinite time horizon that are aiming to maximise long-term investment returns and would not be concerned with significant fluctuations in value. Such investors should also be willing and able to withstand substantial investment losses over a prolonged period.

19: Risk Tolerance

Which of the following best describes your overall attitude to risk? (Please tick only one)

Low Risk	<input type="checkbox"/>	More concerned about minimising losses than maximising gains
Medium Risk	<input type="checkbox"/>	Equally concerned about minimising losses and maximising gains
High Risk	<input type="checkbox"/>	More concerned about maximising gains than minimising losses

20: Risk Capacity

Do you have multiple objectives e.g. is part of the income or capital required to meet other financial goals, or cover a future liability?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, please provide details		
What level of income do you need this investment to produce, if any? (Include timeframe e.g. monthly, annually) (£)		
Have you made adequate arrangements for retirement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, please provide details		
Do you expect the portfolio to generate a specific level of income for your retirement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, please provide details		
Do you anticipate needing to withdraw capital from the portfolio at any stage, irrespective of the value of the portfolio at the time?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, please provide details		
Do others rely on the portfolio for their financial well-being?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, please provide details		
Is your financial position likely to change in the future?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, please provide details		
Have you considered the impact of your age and health on your investment time horizon?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, please provide details		
Will the portfolio ultimately form part of your estate?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, please provide details		
Please comment on any other considerations that we should take into account which might impact your risk capacity.		
What percentage of your individual or joint total wealth, not including your main residence, does this investment represent? (%)		
Once you have reflected on your situation please indicate below how important this investment is to your overall financial situation.	This investment is my main source of wealth and is used to meet my key financial requirements	<input type="checkbox"/>
	My other assets only enable me to meet some of my key financial requirements	<input type="checkbox"/>
	I have other assets that are sufficient to meet my key financial requirements	<input type="checkbox"/>
	I have other assets which cover my key financial requirements and most of my broader financial needs	<input type="checkbox"/>
	I am not at all reliant upon this investment to meet any of my anticipated financial requirements	<input type="checkbox"/>

21: Risk Questionnaire

1. My/Our experience of investments is:

Negligible. I/We have not invested other than using a bank account.	Limited. I/We have only invested in very simple investments.	Average. I/We have invested in basic investments such as bonds and equities.	Quite extensive, I/We have invested in a variety of investment instruments.	Extensive. I/We have experience of most investment instruments.
[]	[]	[]	[]	[]

2. My/Our knowledge of investments is:

Minimal. I/ We understand little about investments	Poor. I/We only understand the basics of investment	Average. I/We have a good appreciation of the fundamental elements of investments	Quite good. I/We understand the essentials of many investments	Very good. I/ We understand most investment instruments in detail
[]	[]	[]	[]	[]

3. My/Our time horizon for this investment (or the period during which I/we do not expect to need the funds) is:

< 1 year	1 - 3 years	3 - 5 years	5 - 10 years	>10 years
[]	[]	[]	[]	[]

4. You hold cash outside this portfolio equivalent to how many months of essential/committed expenditure:

0 months	1 - 3 months	3 - 6 months	6 - 12 months	12 + months
[]	[]	[]	[]	[]

5. To what extent will you be relying on income from the portfolio to meet your regular committed or essential expenditure:

All of the portfolio income will be used to help cover my committed expenditure.	I will regularly use a large proportion of the portfolio income to help cover my committed expenditure.	I will regularly use a small proportion of the portfolio to help cover my committed expenditure.	From time to time I may have to use some portfolio income to help cover my committed expenditure.	Portfolio income will not be used to help cover my committed expenditure
[]	[]	[]	[]	[]

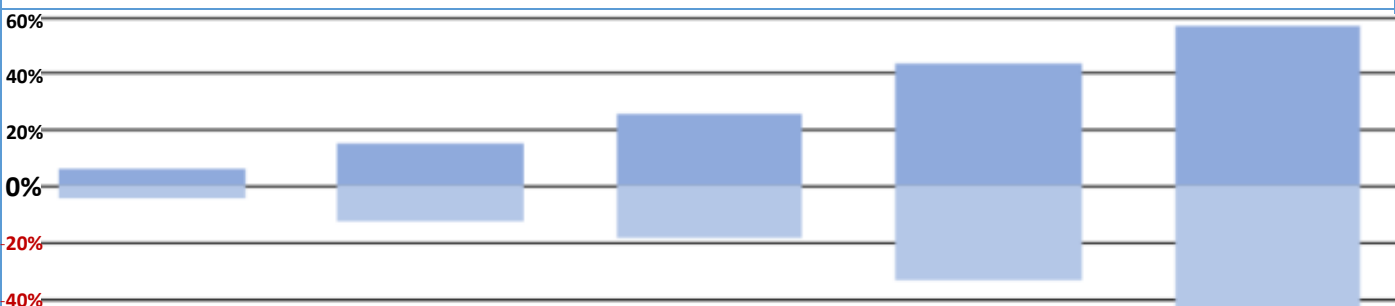
6. Investment X has the potential to make a lot of money but also has a higher chance of losing money. If you had money to invest, how much would you be willing to put in an investment like this?

None of it.	Less than half of it.	Half of it.	More than half of it.	All of it.
[]	[]	[]	[]	[]

7. Assume you had an initial investment portfolio worth £100,000. If, due to market conditions, your portfolio fell to £85,000 within a short period (e.g. a month) what would be your likely course of action?

Sell all of the investments. You do not intend to take risks.	Sell a portion of your portfolio to cut your losses and reinvest into more secure investment sectors.	Hold the investment initially, but sell a portion of the portfolio if performance worsens.	Hold the investment and sell nothing, expecting performance to improve.	Invest more funds to lower your average investment price.
[]	[]	[]	[]	[]

8. The chart below shows the hypothetical highest one-year gain and highest one-year loss on five different theoretical portfolios. Given the potential gain or loss in any one year, where would you prefer to invest your money?



[]	[]	[]	[]	[]
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Risk Questionnaire continued	Profoundly Agree	Agree	Neutral	Disagree	Profoundly Disagree
9. Relative to the average person, I/we consider ourselves more comfortable with financial risk	[]	[]	[]	[]	[]
10. I/We understand why it is necessary to invest in higher risk investments to achieve high potential returns	[]	[]	[]	[]	[]
11. I/We consider the potential losses from an investment rather than the potential gains	[]	[]	[]	[]	[]
12. I/We are prepared to accept risk to some of my/our liquid capital in order to achieve a good return	[]	[]	[]	[]	[]
13. I/We can absorb the consequences of short term losses in order to achieve long term gains	[]	[]	[]	[]	[]
14. I/We would prefer to deposit my/our money in a bank rather than invest in riskier assets, e.g. equities	[]	[]	[]	[]	[]
15. I/We prefer small likely gains or losses rather than large uncertain gains or losses	[]	[]	[]	[]	[]
16. I/We prefer my/our capital to be secure albeit that it might deliver lower returns	[]	[]	[]	[]	[]
17. I/We are seeking to achieve a high level of return and will accept the greater possibility of losses to do this	[]	[]	[]	[]	[]
18. I/We are more concerned about keeping pace with inflation than high returns	[]	[]	[]	[]	[]

22: Risk Warnings

Do you understand that all investments carry some risk; the value of shares and the income from them may go down as well as up and may not return the money you invested. It should not be assumed that the value of investments always rise. Past performance is not a reliable indicator of future results and investment in shares carries the risk that all or some of the capital invested might be lost?	Yes []	No []
Do you appreciate that investors should carefully consider their own personal financial circumstances before dealing in the stock market, and should seek independent professional advice prior to investing?	Yes []	No []
Do you understand that there is an extra risk of losing money when shares are bought in smaller companies and investments that are not readily realisable, e.g. unquoted companies or smaller less liquid quoted companies. You may have difficulty in selling them at a reasonable price, and in some cases it may be difficult to sell at any price?	Yes []	No []
Do you appreciate that high risk or "speculative" have wider spreads on price and are more illiquid, such that it may be difficult to sell the shares on a short term basis?	Yes []	No []
Are you aware that investment in high risk or "speculative" shares such as AIM/Small Cap/ISDX carries an even greater risk that some or all of the capital invested might be lost and that you should ensure that you have the financial capacity to bear the risk and only invest money you can afford to lose?	Yes []	No []
Do you acknowledge that clients with fixed or low income, as well as those approaching retirement age should carefully consider the risks as described above?	Yes []	No []

23: Payment Preferences

How do you wish to receive account withdrawals and/or investment proceeds?	By BACS (BACS is an electronic transfer of payment directly into your bank account. Payment is made within 3 working days, and is free for Sterling denominated transactions)	<input type="checkbox"/>	By CHAPS (I/We wish to receive payment by CHAPS. CHAPS payments have guaranteed same day arrival. Please see Rate Card for cost details)	<input type="checkbox"/>
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By default, income received from your investments will accumulate in your account with Optiva. If you require an alternate arrangement, please contact your account manager.

24: Stocks and Shares Individual Savings Account (ISA)

Subscription

I wish to subscribe to a Stocks and Shares ISA Investment

Amount to be subscribed to ISA Investment (£)

Tax Year for commencement of ISA (YYYY/YYYY)

Duration of ISA	(a) Tax Year as above and all subsequent years until I advise Optiva otherwise. <input type="checkbox"/>	(b) Tax Year as above only. <input type="checkbox"/>
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If you select option (a) above, you can subscribe in every subsequent tax year without the need to complete another ISA Application Form. Selecting option (a) does not oblige you, or your investment manager on your behalf, to subscribe in every subsequent tax year. However, if you or your investment manager choose not to subscribe in a particular tax year you will be required to complete a new ISA Application Form for the next year in which you subscribe again. If you select option (b) above, we will require you to complete a new ISA Application Form for any future tax years in which you choose to subscribe.

Payment Options (Please select only one)

I enclose a cheque for the above amount made payable to Jarvis Investment Management. Note: This must be the applicant's own cheque.

I will forward the monies for the above amount by BACS. Note: The ISA account will not be opened until we are in receipt of the funds.

Please transfer the above amount from my general investment account.

25: Your Responsibilities

Your responsibility to say no (Applicable to Advisory clients only): It is your trading account and you are in control. If you are unsure of any advice provided by your investment advisor, then you must NOT proceed with the transaction. If you do accept and agree to any recommendations made, then you automatically accept the risks of that trade. It is imperative that you are happy with the investments being recommended to you, including their level of risk, the transaction size and the frequency with which trades are being conducted on your account. If you decide that you are unhappy with any of the above or your personal circumstances change, please notify your Investment Advisor immediately and ask to speak to the compliance officer.

Suitability (Applicable to Advisory clients only): Whilst we will always endeavour to ensure that the recommendations made to you are suitable, our advice is only as good as the information that you have provided to us. In order to ensure the correct level of advice, it is important that you always notify us if either your 1) risk appetite 2) investment objectives or 3) financial circumstances change. It is also important to notify us if your health deteriorates. If you are unsure you should seek professional financial or medical advice before proceeding.

Your responsibility to check your trades (Applicable to ALL clients): For all trades executed you will receive a contract note. You can also view the details of all your transactions via your online portfolio. It is your responsibility to ensure that these details are correct. If you do identify an error then you must notify your investment advisor immediately.

Valuations and online access (Applicable to ALL clients): We would advise that you check your account via your online portfolio regularly and at least once a day following any trading activity to review trades executed, valuation of open positions, margin usage and general portfolio composition. It is your responsibility to monitor and address any issues that you might find. On request we will be able to send you an up to date account valuation or statement of your account at a charge in accordance with our published rates.

Selling shares (Applicable to ALL clients): If you give Optiva an order to sell shares, it is your responsibility to ensure that the shares in question are on your account. Please consult the Optiva team if in any doubt as to whether the stock has been delivered. If you are holding a certificate, we will not accept an order to sell until the certificate has been deposited to your account.

Can you confirm that you have understood your responsibilities and agree to them? Yes No

25: Declarations

I hereby certify that I am 18 years of age or over. All subscriptions made, and to be made, belong to me. I confirm that 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 The Income Tax (Earnings & Pensions) Act of 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.	Tick to confirm []
I understand that in accordance with the EC Money Laundering Directive Optiva is required to verify my identity. I accept that Optiva will carry out an electronic check where possible to verify my identity as the account holder(s). I understand and accept that if Optiva is unable to verify my identity through an electronic search, they will ask me to provide additional documents to verify my identity.	Tick to confirm []
I understand that Optiva will rely on the information provided in opening this account and represent that the information is correct and complete. I agree to notify you promptly of any material change to my circumstances as this may otherwise affect the suitability of Optiva's investment decisions or recommendations.	Tick to confirm []
I understand that, for my own benefit and protection I should read Optiva's Terms of Business carefully before signing this application form including, but not limited to, the risk warnings and disclosures, the order execution policy and the commission and charges. I understand that I will be bound by these Terms of Business and if I do not understand any point then I should ask for further information before signing and returning this application form.	Tick to confirm []
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, particularly I have not subscribed, and will not subscribe, to another Stocks and Shares ISA in the same year that I subscribe to this Stocks and Shares ISA. I declare that this ISA application form has been signed in accordance with the ISA regulations which require direct confirmation by the ISA subscriber that they wish to open an ISA account.	Tick to confirm []
I hereby authorise Jarvis Investment Management as ISA Manager, to hold my cash subscription, ISA Investments, interest, dividends and any other rights or proceeds in respect of these investments and any other cash, to make on my behalf any claims to relief from tax in respect of ISA Investments, and on my written request, to transfer or pay to me, as the case may be, ISA Investments, interest, dividends, rights or other proceeds in respect of such investments or any cash.	Tick to confirm []

Signed..... Date..... First Applicant Name	Signed..... Date..... Second Applicant Name (Joint accounts only)
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Additional Information

Please use this space to provide any additional information which may be relevant.