

## Individual Advisory 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.

<b>Prospective Individual Clients</b> (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 [ ]
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 [ ]

<b>1: Personal Details</b>	<b>First Applicant</b>	<b>Second Applicant</b> (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		

### Category of Service:

<b>Advisory Dealing</b>	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.
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<b>2: Contact Details</b>	<b>First Applicant</b>		<b>Second Applicant</b> (Joint accounts only)	
Home Telephone		[ ]		[ ]
Business Telephone		[ ]		[ ]
Mobile Telephone		[ ]		[ ]
Email 1		[ ]		[ ]
Email 2		[ ]		[ ]
(Please tick your preferred contact methods in the relevant boxes)				
House Number				
Street				
Town				
City				
Post Code				
At address less than 3 years?	Yes [ ] No [ ] (If Yes please provide details of your previous address)		Yes [ ] No [ ] (If Yes please provide details of your previous address)	
Previous House Number				
Previous Street				
Previous Town				
Previous City				
Previous Post Code				

<b>3: Employment Details</b>	<b>First Applicant</b>		<b>Second Applicant</b> (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)	[ ]	Employed (Full-time)	[ ]
	Employed (Part-time)	[ ]	Employed (Part-time)	[ ]
	Self-Employed	[ ]	Self-Employed	[ ]
	Retired	[ ]	Retired	[ ]
	Full Time Education	[ ]	Full Time Education	[ ]
	Unemployed	[ ]	Unemployed	[ ]

<b>4: Bank Details</b>	<b>First Applicant</b>	<b>Second Applicant</b> (Joint accounts only)
Name of Bank		
Branch Address		
Name of Account Holder		
Account Number		
Sort Code		

<b>5: Tax Residency</b>	<b>First Applicant</b>	<b>Second Applicant</b> (Joint accounts only)
Country of Tax Residency		
Additional Country of Tax Residency (if applicable)		
Tax Identification Number (TIN)		
Are you a US Citizen, US Resident, or US Green Card Holder?	Yes [ ] No [ ]	Yes [ ] No [ ]

The IRS defines a US Citizen as an individual born in the United States, the US Virgin Islands, Puerto Rico or Guam, an individual whose parent is a US Citizen or a former alien who has been naturalised as a US Citizen.  
For further information please visit: <https://www.irs.gov/individuals/international-taxpayers/foreign-persons>

#### **6: 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	

#### **7: 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
[ ]	[ ]	[ ]	[ ]	[ ]

## 8: Source of Funds

Please tick all boxes which describe how your wealth is/was generated. For all ticked fields, please use the space below to provide relevant information to substantiate this. Wherever possible, please detail precise amounts, e.g. value of inheritance or property. **Providing insufficient detail may delay or prevent account opening.** (documentary evidence may be required)

Employment (current or previous, details)	[ ]
Inheritance (from whom, when received, approximate value, how created)	[ ]
Savings and Investments	[ ]
Sale of Property/Business (name of Business, address, approximate value, when)	[ ]
Other (If necessary, please use this space to provide any additional relevant details regarding the above questions?)	[ ]
Please use this space to provide any additional relevant details regarding the above questions.	

## 9: Current Investments

(Please provide approximate values)	First Applicant	Second Applicant (Joint accounts only)
Cash and Deposits (£) (including ISAs)		
Gilts, Bonds & Collective Investments (£) (unit trusts, investment trusts, ETFs)		
Major Shares (£) (e.g. FTSE, DAX, S&P, CAC, SMI)		
AIM Shares, Small Cap Shares, Illiquid Shares & Equity Placings (£)		
Derivatives (£) (Futures, Options, Warrants, CFDs, FX & Spread Betting)		
Total (£)		
Other Investments (£) (Please provide details)		
Approximate Total Net Worth (£)		
What is your collective Capacity for Loss? (%) (What percentage of your Investment Portfolio could you afford to lose without it affecting your lifestyle?)		

## 10: 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:	

**11: Have you ever invested in any of the following products?** (Tick all relevant boxes, and fill out relevant additional details)

Product	Frequency	Never	<1 per Quarter	1-9 per Quarter	10+ per Quarter	Average Trade Size (£)	Service type and for how many years? ( Enter number of years, and leave spaces that don't apply blank)		
							Execution only	Advisory	Managed
Major Shares (e.g. FTSE, DAX, S&P, CAC, SMI)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
AIM Shares, Small Cap Shares, Illiquid Shares & Equity Placings		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Gilts, Bonds & Collective Investments (unit trusts, investment trusts, ETFs)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Derivatives (Futures, Options, Warrants, CFDs, FX & Spread Betting)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Other Investments (e.g. Property, Wine, Fine Art)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

**12: 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) (£)

**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"/>

**13: 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.)

**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

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](mailto: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)

## 14: 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 to categorise 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 [ ]
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Under the Markets in Financial Instruments Directive, we may treat you as an elective professional client if, after our assessment of your expertise, experience, and knowledge, we are reasonably assured that, in light of the nature of the transactions or services envisaged, you are capable of making your own investment decisions and understanding the risks involved. In making our assessment we may rely on information we already possess about you and/or request additional information from you and/or call you to discuss your investment experience. **Please confirm which of the following statements apply to you:**

You have carried out transactions, in significant size, on the relevant market at an average frequency of 10 per quarter over the previous 4 quarters.	Yes [ ]	No [ ]
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The size of your financial instrument portfolio, defined as including cash deposits AND financial instruments, exceeds EUR 500,000.	Yes [ ]	No [ ]
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You work or have worked in the financial sector for at least one year in a professional position, which requires knowledge of the transaction or services envisaged.	Yes [ ]	No [ ]
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## 15: 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. 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.
[ ]	[ ]	[ ]	[ ]	[ ]

### 5. Relative to the average person, I/we consider ourselves more comfortable with financial risk:

Profoundly Agree	Agree	Neutral	Disagree	Profoundly Disagree
[ ]	[ ]	[ ]	[ ]	[ ]

### 6. I/We are prepared to accept risk to some of my/our liquid capital in order to achieve a good return:

Profoundly Agree	Agree	Neutral	Disagree	Profoundly Disagree
[ ]	[ ]	[ ]	[ ]	[ ]

### 7. I/We can absorb the consequences of short term losses in order to achieve long term gains:

Profoundly Agree	Agree	Neutral	Disagree	Profoundly Disagree
[ ]	[ ]	[ ]	[ ]	[ ]

## 16: Risk Tolerance

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

Cautious	<input type="checkbox"/>	More concerned about minimising losses than maximising gains
Moderate	<input type="checkbox"/>	Equally concerned about minimising losses and maximising gains
Adventurous	<input type="checkbox"/>	More concerned about maximising gains than minimising losses

## 17: 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 <input type="checkbox"/>	No <input type="checkbox"/>
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 <input type="checkbox"/>	No <input type="checkbox"/>
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 <input type="checkbox"/>	No <input type="checkbox"/>
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 <input type="checkbox"/>	No <input type="checkbox"/>
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 <input type="checkbox"/>	No <input type="checkbox"/>

## 18: 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

## 19: 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.

## 20: 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 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.

## 21: Your Responsibilities

Your responsibility to say no: 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: 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: 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: 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: 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 [ ]
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## 22: Declarations

I hereby certify that I am 18 years of age or over. All subscriptions made, and to be made, belong to me.	Tick to confirm [ ]
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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 [ ]
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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 [ ]
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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 [ ]
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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 [ ]
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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 [ ]
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I confirm that I have received the associated Terms and Conditions for this Application. Moreover, I confirm my acceptance of these terms, and acknowledge that this agreement shall be undertaken in accordance with said terms. This confirmation, combined with the below signature, is sufficient in lieu of signing the Terms and Conditions document.	Tick to confirm [ ]
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By ticking here, I explicitly consent to allowing Optiva Securities to collect and process my data under the terms described in the Terms and Conditions document, and in accordance with GDPR.	Tick to confirm [ ]
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Signed..... Date..... First Applicant Name .....	Signed..... Date..... Second Applicant Name (Joint accounts only) .....
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