

ISA Application

1: Personal Details	
Title (Mr, Mrs, Ms, Miss, Other)	
Surname	
Forename(s)	
Date of Birth	
Nationality	
NI Number (UK Residents only)	

2: Contact and Correspondence Details			
House Name/Number			
Street			
Town			
City			
Post Code			
Home Telephone		<input type="checkbox"/>	
Mobile Telephone		<input type="checkbox"/>	
Email 1		<input type="checkbox"/>	
Email 2		<input type="checkbox"/>	
(Please tick your preferred contact method in the relevant boxes)			
How would you like to receive	By post	<input type="checkbox"/>	By email <input type="checkbox"/>

3: Bank Details	
Name of Bank	
Branch Address	
Name of Account Holder	
Account Number	
Sort Code	

4: Stocks and Shares Individual Savings Account (ISA)

Subscription

I wish to subscribe to a Stocks and Shares ISA Investment (Please tick for confirmation)

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. (b) Tax Year as above only.

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.

5: 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.

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.

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.

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.

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.

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.

Signed..... Date.....
Print Name
.....

ISA Transfer Form

Please use this form to transfer investments from your current ISA Provider to your ISA Account with Optiva Securities.

1: Personal Details	
Title (Mr, Mrs, Ms, Miss, Other)	
Surname	
Forename(s)	
Date of Birth	
Nationality	
NI Number (UK Residents only)	
Optiva ISA Account Number (if	

2: Current ISA Provider	
Name of ISA Provider	
Address	
Name of Contact (if known)	
ISA Reference/Account Number	
Telephone Number	

3: Transfer Instruction and Authority	
<p>I confirm that this is a full transfer (as stock). All investments and cash held by the provider named in Section 2 will be transferred to your ISA Account with Optiva Securities.</p>	
<p>I authorise my current ISA Provider to transfer the ISA quoted in Section 2 of this form to Optiva Securities in accordance with the instructions above. I authorise my current ISA Provider to provide Optiva Securities any information concerning the ISA quoted in Section 2 and accept any instructions from Optiva Securities in relation to that ISA.</p>	
	<p>Signed..... Date.....</p> <p>Print Name</p> <p>.....</p>

Terms and Conditions for ISAs

1	Applications and Subscriptions
	Your application for an ISA can only be accepted after completion and submission of a Stocks and Shares ISA application. We reserve the right to refuse any application.
	An application for an ISA in one Tax Year will remain valid for that year's subscription and the subscriptions in the following consecutive years. Where there is a break of a year or more between subscriptions you will need to make a fresh application for an ISA before subscription can restart.
	Investment in an ISA may be only in the form of a cash subscription, share exchange or approved Inland Revenue profit sharing or SAYE scheme.
	Investment in an ISA is subject to any minimum investment threshold and the Annual Subscription Limit.
	You may only subscribe your own cash to an ISA. An ISA cannot be held in joint names and cannot be transferred to another person.
	We or Jarvis will disclose to the Inland Revenue any particulars that they require relating to your ISA from time to time.
	We will notify you if your ISA has or will become void as a result of any failure to satisfy the Treasury Regulations. A breach of the Treasury Regulations may result in the ISA being declared void and no longer qualifying for tax relief. Tax credits may have to be repaid and, where appropriate, all the interest credited in respect of cash on deposit will be subject to a deduction of tax at the appropriate rate.
2	Dividends and Benefits in your ISA
	Dividends will be accepted in cash, unless indicated otherwise, by you on the application form.
	We will automatically add the shares arising from bonus or capitalisations to your ISA provided that they are qualifying investments and that they do not cause you to breach the Annual Subscription Limit.
	Where investments arising from rights issues, takeovers or mergers, etc. are not qualifying investments, we are required by the Treasury Regulations to either sell the investments within thirty days of the date on which they ceased to be qualifying investments (in which case the proceeds can remain with your ISA) or to transfer the investments to you to be held outside of your ISA. You will be liable for any applicable withdrawal charges or dealing costs. In the event that all investments within the ISA cease to be qualifying investments, we reserve the right to apply closure fees. We will use reasonable endeavours to seek your instructions in this regard before taking any action.
	You must ensure that cleared funds are available in your ISA to meet forthcoming instalments for partly-paid shares, without exceeding the Annual Subscription Limit. We will notify you in advance of instalments payable and, in the absence of instructions or further subscription, we reserve the right to withdraw the shares from your ISA or sell sufficient of the shares to meet your obligations. Such a sale would incur commission at the rate shown in the Rate Card.
	We will make arrangements to enable you to vote and to attend shareholders', securities holders' or unit holders' meetings and receive a copy of the annual report and accounts of every company or other concern in respect of qualifying investments held in your ISA if you so wish. You must, however, give us significant notice of your wishes in order to enable us to make the arrangements. A charge may be made for this service.
3	Dealing in your ISA
	Investments within your ISA are restricted to Qualifying Investments.
	You must be and remain the sole legal and beneficial owner of the Qualifying Investments in your ISA.
	The legal title to the investments held in your ISA will be registered in the name of Jarvis' nominee company.
	The Qualifying Investments in your ISA must not be used as security for a loan.
	A valuation statement will be sent to you once every six months. The value of any shares held will be calculated using the midmarket closing price at the close of business on the date of the calculation.

4	Withdrawal or Transfer of Investments
	You may withdraw or transfer all of the investments held in your ISA for the current tax year, or all or part of previous years ISAs and any proceeds arising from those investments at any time by giving us instructions in writing. We will give effect to your instructions within the time stipulated by you which may not be less than thirty days. If you wish to withdraw your investments and request a paper certificate, it may occasionally take longer due to circumstances outside our control (for example, paper certificates are issued by the relevant Registrar and the time taken for the issue of certificates may vary depending on the volume being issued at the time of request. For some types of investments, such as residual stocks, it may take several months.)
	If you wish to receive the proceeds of a sale, you must give us duly signed notice in writing and a payment will be sent to you as soon as practicable after settlement has completed. We may make a charge each time you withdraw an investment from your ISA. No charge will be made for cash withdrawals from your ISA.
	Withdrawals cannot be made in favour of third parties.
	All qualifying investments that we sell on your behalf will be withdrawn from the nominee company for delivery to the appropriate exchange or counterparty. No charge will be made for such withdrawals.
	All interest credited to an ISA is subject to an Inland Revenue charge of 20%.

5	Termination of your ISA
	If you terminate the agreement, you can either request transfer of the ISA including any Qualifying Investments to another ISA manager (or request that any cash balance is paid to you) subject to Section 4 above or instruct the sale of the Qualifying Investments held in your ISA and remittance of the proceeds to you together with any other cash held within the ISA. Any outstanding fees and charges must be paid by you and will be deducted from any cash held. Where an ISA is transferred to another ISA manager, any dividends that are received after the transfer of shares will be processed in accordance with the account arrangements with regard to income unless you notify us in writing.
	If we or Jarvis terminates this agreement, we will give you at least thirty days notice in writing and will explain its reasons for doing so. This notice period will not apply, however, if your ISA has or will become void.
	Should you die, the exemptions from tax will cease from the date of your death. Unless otherwise instructed, we will dispose of the investment(s) held in your ISA and remit the proceeds to your personal representatives upon receipt of a certified copy of either a Grant of Probate or Letters of Administration.