



# Junior Stocks and Shares ISA Application

We've rebranded from Novia to Wealthtime. You'll notice that some of our products and services still use the name Novia while we're transitioning over to the new name. So don't worry if you see both Wealthtime and Novia names in our documents. Wealthtime is a trading name of Novia Financial plc.

This form is treated as an email instruction to Wealthtime (a trading name of Novia Financial plc) to open a Novia Junior Stocks and Shares ISA on behalf of your client without a signature. We will then issue a written declaration and other documentation to your client to confirm the opening of their JISA.

Please note that if the Eligible Child holds a Child Trust Fund or a Junior Stocks and Shares ISA elsewhere, it must be transferred in full as part of this application.

We will accept receipt of this application form without an Adviser signature, provided it is submitted through the Adviser Zone secure email service. If you choose to sign the completed form, please arrange for the original to be returned to us. Please note that any transfer authority or direct debit instruction submitted as part of this application will require signatures as indicated on each form.

If you need assistance completing this application, please contact the client services team on 0345 680 8000

## 1. Eligible Child Details (This is the Investor)

Title:	<input type="text"/>	Date of birth (dd/mm/yyyy):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname:	<input type="text"/>								
Forename(s):	<input type="text"/>								
National Insurance number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
								<input type="checkbox"/> Male	<input type="checkbox"/> Female

(If not held, please enter NONE.)

If the Eligible Child has a Child Trust Fund, they will have been given a unique reference number.  
It will be found on their annual Child Trust Fund Statement.

If a Child Trust Fund is held, please provide the unique reference number:

## Residential Address

House number/name:	<input type="text"/>
Street name:	<input type="text"/>
District:	<input type="text"/>
Town/city:	<input type="text"/>
County:	<input type="text"/>
Country:	<input type="text"/>
Postcode:	<input type="text"/>
Nationality:	<input type="text"/>

(please list all)

## Contact Details

If the Eligible Child is 16 or over, please provide their contact details.

Telephone home:	<input type="text"/>	Mobile:	<input type="text"/>
Email:	<input type="text"/>		

## 2. Registered Contact Details (Referred to in this Form as the Applicant)

This application is being made by:

☐ The eligible child who is aged 16 or over and wishes to be the Registered Contact. Please use the contact details provided in section one. Please note that the rest of this section does not need to be completed.

Or

☐ The following individual has parental responsibility for the child and wishes to be the Registered Contact. Please use the contact details below.

Investor number (required):   
(for your existing Wrap Account)

Title:  Date of birth (dd/mm/yyyy):

Surname:

Forename(s):

Relationship to Eligible Child:

## 3. Initial Investments

Single of: £  Paid by: ☐ BACS or ☐ Cheque

Internal transfer of: £  From wrapper number:

Transfer of: (estimated amount\*) £

\*Please complete a JISA transfer authority form for the transfer you wish to make.

## 4. Initial Investment Instruction

Unless you tell us otherwise, we automatically buy accumulation units/shares. Where accumulation units/shares have been stated but are not available, we will buy income units/shares. Where income units/shares have been stated but are not available, we will buy accumulation units/shares. All purchases are subject to sufficient cleared funds. Please ensure that your choices total 100%, otherwise your Investment will be held in your Cash Facility until the choices are confirmed.

Model name:



## 6. Regular Investments

The Regular Investments will continue until the last possible collection period before the Eligible Child is 18 unless you instruct Wealthtime to cease taking payments.

Regular Investments amount: £  ☐ Monthly or ☐ Annually

If you are making Regular Investments, please complete a direct debit instruction. Please note it can take up to 10 business days to set up a direct debit instruction and payments will usually be collected on the 2nd or 15th of each month. The minimum amount allowed for Regular Investments is £50 monthly or £600 annually.

## 7. Regular Investment Instruction

Please choose the most appropriate investment option for this Regular Investment.

- ☐ Invest this immediately into the Initial Investment instruction in section four
- ☐ Leave in Cash
- ☐ Invest into a new selection of Investments, listed below

Unless you tell us otherwise, we automatically buy accumulation units/shares. Where accumulation units/shares have been stated but are not available, we will buy income units/shares. Where income units/shares have been stated but are not available, we will buy accumulation units/shares. All purchases are subject to sufficient cleared funds. Please ensure that your choices total 100%, otherwise your investment will be held in your Cash Facility until the choices are confirmed.

ISIN/Sedol	Name of investment*	Name of registered holder	Inc/Acc	%
	Cash (minimum 2%)**			
Total				

\*Please write the names in full as listed on our Investments List. The list and fact sheets can be found at [wealthtime.com](https://wealthtime.com)

\*\* We receive interest on the Cash held within your account. The amount we receive will vary as interest rates rise and fall. We keep some of this interest and pass the rest on to you. Visit our website for the latest interest rates and for more on what this means for you: [wealthtime.com/investors/documents/wealthtime-platform-cash-account](https://wealthtime.com/investors/documents/wealthtime-platform-cash-account)

## 8. Adviser Charge Authorisation

Adviser charge on Initial Investment:*	<input type="text"/> %	or	£ <input type="text"/>
Adviser charge on Regular Investment:*	<input type="text"/> %	or	£ <input type="text"/>
Ongoing Adviser Charge:**	<input type="text"/> %	or	£ <input type="text"/>
	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annually

\*Maximum initial Adviser Charge is 5% pa of the initial and regular investment amounts.

\*\*The maximum ongoing Adviser Charge is 2% pa of the policy value at the time of taking the charge.  
If a higher figure is recorded on this application, the maximum will be applied.

## 9. Adviser Declaration on Behalf of the Applicant

### JISA Declaration

- The Eligible Child named in this application will be the beneficial owner of the Product Wrapper Investments.
- The applicant is applying to open a Novia Junior Stocks and Shares ISA. They declare that they are aged 16 years of age or over.
- The applicant is the Eligible Child or has parental responsibility for the Eligible Child and will be the first Registered Contact for the Novia Junior Stocks and Shares ISA.
- The Eligible 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.
- The applicant can confirm that the Eligible Child does not hold a Child Trust Fund or Junior Stocks and Shares ISA elsewhere, or if one is held, it has been declared in this application.
- The applicant can confirm:
  - They have not subscribed to and will not subscribe to another Stocks and Shares JISA for this Eligible Child.
  - They are not aware of any other JISA subscriptions that will result in this Eligible Child exceeding the annual limit.
  - They will not knowingly make subscriptions to JISAs for this Eligible Child that will result in the subscription limit being exceeded.
- The applicant authorises Wealthtime (a trading name of Novia Financial plc) to hold the Junior ISA subscriptions, investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and to make on the Eligible Child's behalf any claims to relief from tax in respect of the Junior ISA investments.
- The information given in this form is correct and complete to the best of the applicant's knowledge and belief.
- The applicant has read, understood and agree to the Wealthtime terms and conditions.

## General Declaration

I confirm that the applicant has accepted the Wealthtime terms and conditions. I confirm that I am authorised by the applicant to make this application and that they have received from me all information required to authorise me to submit this application on their behalf and that the Eligible Child is eligible for the Product Wrapper. I confirm that the applicant has been made aware of Wealthtime's privacy policy as set out on Wealthtime's Website and that they understand and acknowledge Wealthtime's use of their and the Eligible Child's personal data as set out in the privacy policy. The applicant agrees that:

- Any direct debit instructions in the application will continue into subsequent tax years until the last possible collection period before the Eligible Child is 18, or if Wealthtime is instructed to cease taking payments.
- The money subscribed will be from the Eligible Child or an outright gift to the Eligible Child.
- They indemnify Novia as the JISA manager against any liability to pay any tax or other charges which arise from the provision of false or misleading information.
- They accept that Wealthtime carries no responsibility for advice on the suitability of the Product Wrapper or investment decisions, and that is not required to confirm suitability under the Rules of the Financial Conduct Authority/Junior Stocks and Shares ISA application.
- Where regulations allow, the nominated Adviser can receive contract notes and correspondence in relation to the investments on their behalf. This instruction will remain in force unless their Adviser has informed Wealthtime that they wish for this correspondence to be sent directly to the applicant.
- They understand that Wealthtime has the right to liquidate investments sufficient to pay fees and charges at its sole discretion if they, or their Adviser, fail to give adequate instructions in that respect.
- They authorise Wealthtime to make Adviser charge payments to their Adviser as specified in the application.
- They authorise Wealthtime to accept investment and disinvestment instructions from their appointed Adviser.
- They will inform Wealthtime of any changes to the details provided in the application, relating to the Eligible Child or the Registered Contact.
- They confirm that the advice was given by their Adviser and accepted in the United Kingdom.

## Data Privacy

- The applicant has authorised Wealthtime to contact the third parties involved in transferring any investments to us.
- They acknowledge that telephone calls with Wealthtime will be recorded for monitoring, training and security purposes.
- They are aware that information provided to Wealthtime either in the application or subsequently may be shared with, and used by, the group of companies to which Wealthtime belongs, its associated companies, service providers or agents in accordance with Wealthtime's privacy policy available on the Wealthtime Website.
- They acknowledge that any personal information obtained by Wealthtime in relation to this application may be held and used by Wealthtime for any of the purposes set out in Wealthtime's privacy policy available on the Wealthtime Website, or disclosed to a third party to enable the application to be processed to enable Wealthtime to service the Product Wrappers and/or any subsequent transactions; and to communicate with directly or indirectly for any such purposes.

## 10. Verification of Identity

### Eligible Child

Wealthtime is required by law to verify the identity and residential address of the applicants and the Eligible Child and do this by accepting your (the Adviser's) declaration of verification of this information.

Wealthtime does not accept any US persons. FATCA (United States Foreign Account Tax Compliance Act) has the meaning of US Persons that includes any US citizen, national or resident individual, any partnership, corporation or trust organised in the United States of America or under its laws or those of any of its States.

I/We confirm that we; will not promote or offer to sell to any US Persons (as defined in the regulations under the US Securities Act of 1933) or US citizens; to ensure that I/we do not permit any investment in funds through the platform to be made by a person who is a "US account" for the purposes of the United States Foreign Account Tax Compliance Act (FATCA) and to undertake to immediately liquidate to close or transfer out for Wealthtime's reporting FI compliance, if to my/our knowledge or reasonable belief, an account is or has become a US account.

I/We, the Adviser named in 'Adviser Details' above, hereby confirm;

- (i) The information set out in this application is correct, and was obtained by me/my firm in relation to the Eligible Child;
- (ii) the evidence which I/we have obtained to verify the identity of the Eligible Child;

I/We, the Adviser named in 'Adviser Details' above, hereby confirms that this:

- ☐ meets the standard evidence set out in the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group;
- ☐ or meets the standard evidence set out in the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group; exceeds the standard evidence set out in the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group and written details of the further verification evidence taken are attached to this application form.

## 11. Adviser Details and Declaration

We will accept receipt of this form without a signature, provided it is submitted through the Adviser Zone secure email service. If you choose to sign the completed form, please arrange for the original to be returned to us. By submitting this form, you are confirming the following:

- I declare that the information in this form is true and correct to the best of my knowledge.
- I agree to indemnify Wealthtime against all such claims or losses, including additional tax charges and fines, in the event that the information provided proves to be incorrect.
- I understand that checks may be performed on this instruction to confirm that the details are correct.
- I confirm that I have the applicant's authority to submit this instruction on their behalf.
- I will be the Adviser for the Eligible Child up to and beyond the age of 18, unless Wealthtime are informed otherwise.
- I understand that failure to provide all the necessary information may lead to delays in processing this application.

Name:

Position:

Firm name:

Firm FCA name:

Adviser signature:

If you are submitting by post,  
you must sign here.

Date (dd/mm/yyyy):

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If you require this document in an alternative format please contact us.

Wealthtime is a trading name of Novia Financial plc. Novia Financial plc is a private limited company registered in England and Wales. No. 06467886. Registered office: Cambridge House, Henry St, Bath, BA11JS. Novia Financial plc is authorised and regulated by the Financial Conduct Authority. FCA Number 481600.