wealthtime

Junior ISA Top Up Application

This form can be used to make an additional single investment or new regular investments into a Novia Stocks and Shares Junior ISA. We will accept the 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 at Wealthtime Client Services, PO Box 4328, BATH, BA1 0LR.

1. Eligible Child Details (this is the Investor)

Title ☐ Male ☐ Female Surname

Forename(s) Date of birth (dd/mm/yyyy)

National Insurance Number (if none held please enter NONE)

Residential Address

House number/name

Town/city

Street name

Country

County

Postcode

Nationality (please list all)

2. Registered Contact Details (referred to in this form as the applicant)

Please complete this section if the Registered Contact is not the Eligible Child.

Investor Number (required)

Title

Forename(s)

Surname

Relationship to the child

Date of birth (dd/mm/yyyy)

Residential Address

☐ Same as child

House number/name

Town/city

Street name

Country

County

Postcode

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3. Single Investments

Single of £

Internal transfer of £

Transfer of £

Paid by ☐ BACS ☐ or cheque

From wrapper number (estimated amount*)

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

4. Single Investment Instruction

Please choose the appropriate investment and rebalancing options for this investment amount.

☐ Invest this immediately into the current default selection of investments

☐ 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*	Inc/Acc	%
	Cash (Minimum 1%)**		1%
		Total	100%

* Please write the names in full as listed on our Investments List. The list and fact sheets can be found at www.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/our-charges-and-pricing

Do you wish to make the investment choice above your default selection for future investments? ☐ Yes ☐ No

If yes, and you wish to have periodic rebalancing, please select frequency. ☐ Quarterly ☐ Annually

5. Payment Instructions

Payment by cheque: Please make cheques payable to Novia Financial plc. Cheques should be sent together with this form to: Wealthtime Client Services, PO Box 4328, BATH BA1 0LR. Please note that cheques can take up to six Business Days to clear.

Payment by Bank Transfer: Please pay into the account detailed below. Please make sure the name on the Bank Transfer reference is the same as the Eligible Child appears on this application.

Novia ISA Bank Account
Bank: HSBC plc
Sort Code: 40-05-30
Account Number: 13688941

6. Regular Investments

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

Regular Investment Amount £ ☐ Monthly or ☐ Annually

If you are making Regular Investments, please complete the direct debit instruction included with this application form. 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 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*	Inc/Acc	%
	Cash (Minimum 1%)**		1%
		Total	100%

* Please write the names in full as listed on our Investments List. The list and fact sheets can be found at www.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/our-charges-and-pricing

8. Adviser Charge Authorisation

Adviser Charge on Single Investment*	%	or	£
Adviser Charge on Regular Investment*	%	or	£

*Maximum Initial Adviser Charge is 5% pa of the initial and Regular Investment amounts.

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 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 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 and will not subscribe to another Stocks & Shares JISA for this Eligible Child.
  - They are not aware of 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 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 & Conditions.

General Declaration

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. 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 is not required to confirm suitability under the Rules of the Financial Conduct Authority.
- Where regulations allow, that the nominated Adviser can receive contract notes and correspondence in relation to the investments on their behalf. That this instruction will remain in force unless Wealthtime otherwise has been informed for 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.

I confirm that the applicant has been made aware of Wealthtime's Privacy Policy as set out on Wealthtime's Website and they understand and acknowledge Wealthtime's use of their and the Eligible Child's personal data as set out in the Privacy Policy.

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

Wealthtime is required by law to verify the identity and residential address 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 and 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 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', 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;

(please select one box only)

☐ 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 the 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 details are correct.
- 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)	

Junior Stocks and Shares ISA Transfer Authority

This form can be used to transfer a Child Trust Fund or an existing Junior ISA to Wealthtime (a trading name of Novia Financial plc). You can sign this form digitally. Once completed, simply log in to Adviser Zone and send it to us via secure email. If you don't have access to our selected electronic signature providers, please sign the declaration on page three using a blue or black pen and scan the form before sending it to us by secure email. Alternatively, you can send the form by post to Wealthtime Client Services, PO Box 4328, Bath, BA1 0LR.

1. Eligible Child Details

Title:

Surname:

Forename:

Date of birth (dd/mm/yyyy):

☐ Male ☐ Female

National Insurance number (if held):

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:

Street name:

District:

Town/city:

County:

Country:

Postcode:

2. Registered contact details

This transfer is being requested by:

☐ The Eligible Child who is aged 16 or over and wishes to be the Registered Contact.
(Please use my details from section one)

or

☐ The following individual with parental responsibility for the Eligible Child. Please use my details below.

2. Registered Contact Details (Continued)

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

Title: ______ Forename(s) ______

Surname: ______ Date of birth (dd/mm/yyyy): ______

National Insurance number: ______

Relationship to the child: ______

Residential Address

☐ Same as child

House number/name: ______

Street name: ______

District: ______

Town/city: ______

County: ______

Country: ______

Postcode: ______

Nationality (please list all) ______

3. Details of your Existing Plan Manager

☐ Child Trust Fund or ☐ Junior ISA

Plan manager name: ______

Building number/name: ______

Street name: ______

District: ______

Town/city: ______

County: ______

Country: ______

Postcode: ______

Account number with existing plan manager ______

4. Transfer Details

Please indicate the method of transfer:

☐ Cash ☐ **Re-registration** (we will re-register all assets and residual cash you hold with this plan manager).

4. Declaration

I authorise the manager shown on this transfer authority to provide Wealthtime (a trading name of Novia Financial plc) with any information it may require, and transfer the Child Trust Fund or Junior ISA to Novia (ISA) Nominee Limited with immediate effect. If I sign this declaration by electronic signature, I confirm that this method of signature is my agreement to be bound as if signed by my manuscript signature.

Registered Contact name:	
Date (dd/mm/yyyy):	
Registered Contact signature:	

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Instruction to your bank or building society to pay by direct debit

Please fill in the whole form using a ball point pen and send it to:

Wealthtime Client Services
PO Box 4328
BATH
BA1 0LR

Originator's identification number:

2	4	7	7	2	8

FOR Wealthtime OFFICIAL USE ONLY
This is not part of the instruction to your Bank/Building society

Name(s) of Account Holder(s)

Branch sort code

Bank/Building society account number

Name and full postal address of your bank or building society

To: The Manager: Bank/Building Society

Address:

Postcode:

Instruction to your Bank/Building Society*

Please pay Novia Financial plc Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit guarantee. I understand that this instruction may remain with Wealthtime and, if so, details will be passed electronically to my bank/building society.

Signature(s):

Date:

Banks and building societies may not accept Direct Debit Instructions for some types of accounts.

*This guarantee should be detached and retained by the payer.

The Direct Debit guarantee

- This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Wealthtime will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Wealthtime to **collect payment, confirmation of the amount and date will be given to you at the time of the request.**
- If an error is made in the payment of your Direct Debit by Wealthtime or your bank or building society, you are entitled to a full and immediate refund from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Wealthtime asks you to,
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.