Novia GIA and Novia ISA Withdrawal Instruction

Withdrawals from the Novia GIA or the Novia ISA can be requested using our online withdrawal journey on Adviser Zone.

If you have a Financial Adviser, please contact them about using the online journey for the best experience.

You will need a verified bank account to proceed with this request. If your bank account is not verified, please contact us and we can discuss the requirements with you. If you have a Financial Adviser, your bank account details can be submitted via our online bank account journey. During the process, you may need to complete a Bank Details form or submit documentation to authenticate your withdrawal instruction.

If you need assistance completing this form, please ask your Adviser or contact the client services team on 0345 680 8000.Please sign the declaration below using a blue or black pen and send the form by post to Wealthtime Client Services, PO Box 4328, Bath, BA1 0LR. If you would like to make a withdrawal from a Novia SIPP or Novia Offshore Bond, please use one of the following forms:

- Novia SIPP - Pension Withdrawal Application Form
- Novia Offshore Bond - Offshore Bond Withdrawal Form

Investor Details

Please confirm the Product Wrapper and number that this withdrawal should be taken from.

Product wrapper: ☐ Novia ISA ☐ Novia GIA Number: ____________

Investor name(s): ____________

Please include any notes regarding this withdrawal (please do not use a cover letter for key information): ____________

Withdrawal Instruction

Amount of withdrawal: £ ________ or ☐ Full withdrawal

If you are requesting a full withdrawal and your account has not been liquidated, Wealthtime will do this on your behalf. If you are requesting a partial withdrawal, it is the responsibility of your Financial Adviser to ensure there is sufficient cash available to proceed with the withdrawal.

Partial withdrawals: 2% of your total investment must be held in cash for each Product Wrapper. Where your withdrawal leaves less than 2% in your Cash Facility, this may trigger a sale of Investments. Please see our terms and conditions for further information.

wealthtime

Payment Details

Please make payment by: ☐ BACS ☐ CHAPS (if left blank we will pay by BACS)

For CHAPS please indicate who will pay the charge: ☐ Adviser ☐ Investor (from Cash Facility)

Bank Details

This instruction can only be paid to a verified bank account. If the bank details are not currently verified, please arrange for this to be completed (see above). If you have multiple verified bank accounts, please confirm the details of the bank account that you would like this payment to be made. If this section is left blank and there is only one verified bank account on file, payment will default to the existing details held.

Bank sort Code (last two digits only) ____________

Account number (last four digits only): ____________

Building society client number (last four digits only): ____________

Important Information

Taxation

Novia GIA - The sale of assets within the Novia GIA as deemed disposals for UK Capital Gains Tax (CGT) and could result in a CGT liability.

Novia ISA - Any withdrawals taken from the Novia ISA are taken from a UK tax efficient product. The Novia ISA is a flexible ISA, which means you can take withdrawals from it, which can be paid back in the same tax year as the withdrawal without affecting your ISA annual subscription allowance.

If you have queries regarding taxation, please contact a Financial Adviser.

Adviser Declaration

(only applicable when being submitted via secure email portal)

We will accept the receipt of this form without an Investor signature, provided it is submitted through the Adviser Zone secure email portal. Alternatively, you may ask the Investor to sign the completed form and arrange for the original to be returned to us.

- I confirm that I am the Financial Adviser for the Investor and that I have authority to act on their behalf.
  As agent for the Investor:
  - I authorise and request Wealthtime to carry out the instructions detailed in this form.
  - I confirm that the Investor is not bankrupt or an undischarged bankrupt or where the Investor is a deemed to be insolvent.
  - I confirm that the payment of the withdrawal will discharge Wealthtime from all liabilities and claims arising from this transaction.
  - I understand that the request will be carried out in accordance with the account terms and conditions.

Name: ____________

Position: ____________

Firm name: ____________

Firm FCA number: ____________

wealthtime

Investor Declaration

(only applicable when being submitted via post)

- I authorise and request Wealthtime to carry out the instructions detailed in this form.
- I confirm I am not bankrupt or an undischarged bankrupt or deemed to be insolvent.
- I confirm that the payment of the withdrawal will discharge Wealthtime from all liabilities and claims arising from this transaction.
- I understand that the request will be carried out in accordance with the account terms and conditions.
- I authorise Novia Financial to disinvest the value of the stated withdrawal amount proportionately across my available investments where there is insufficient Cash.
- I acknowledge that if I have an appointed Adviser, they may be contacted for further information and/or instruction regarding the request.
- I authorise Wealthtime to disinvest the value of the stated withdrawal amount proportionately across my available investments where there is insufficient cash.
- I acknowledge that if I have an appointed adviser, they may be contacted for further information and/or instruction regarding the request.

Investor one

Signature: ____________________ Date (dd/mm/yyyy): | | | | | | | | |

Investor one name: ____________________

Investor two

Signature: ____________________ Date (dd/mm/yyyy): | | | | | | | | |

Investor two name: ____________________

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