

Financial adviser details

Name of individual	David Scrivens
Name of firm	Clubfinance Ltd
Address and postcode of firm	PO Box 1036 Hemel Hempstead, Hertfordshire HP1 2WU
FSA number	400139



# skandia investment solutions

application for ISA or  
collective investment account – individual and joint

**This application can be used for:**

- ▶ New business
- ▶ Additional investment
- ▶ Transfers (ISA only)
- ▶ Re-registration

If you choose more than one product, **all** options and investment choices will apply to **both** products. To apply different options for each product, please use a separate application form for each.

**This application should not be used for corporate, trust or pension scheme applicants.**

**Please choose the product(s) you wish to apply for:**

- ISA**                       **CIA**

Please use BLOCK CAPITALS only and blue or black ink.

The Skandia Investment Solutions platform gives you access to the ISA and Collective Investment Account provided by Skandia MultiFUNDS Limited, the Collective Retirement Account and Collective Investment Bond provided by Skandia MultiFUNDS Assurance Limited and an Offshore Collective Investment Bond distributed by Skandia MultiFUNDS Limited for Old Mutual International (Guernsey) Limited.

# 1 Personal details

## Part 1 – Applicant's details

Please quote your existing client reference number, if known

Title

Mr  Mrs  Miss  Other ▶ *please specify*

Surname

Full forename(s)

Date of birth ▶ *dd mm yyyy*

 /  / 

National Insurance number ▶ *for ISA investments this is essential*

    

Permanent UK residential address

(✓) Please tick here if you do not have a National Insurance number

  
 Postcode

Country of residence ▶ *some residential restrictions apply. Please refer to section 12*

Crown employees

(✓) Please tick here if you are a Crown employee, or the spouse/civil partner\* of a Crown employee (see Declaration point 1b in section 12).

*\*as defined by the Civil Partnership Act 2004*

Contact telephone number ▶ *in case of query*

Correspondence address ▶ *if different from residential address*

  
 Postcode

Previous address ▶ *if you have changed address in the last three months*

  
 Postcode

## Part 2 – Joint applicant details (CIA only)

Please quote your existing client reference number, if known

Title

Mr  Mrs  Miss  Other ▶ *please specify*

Surname

Full forename(s)

Date of birth ▶ *dd mm yyyy*

 /  / 

National Insurance number

    

(✓) Please tick here if you do not have a National Insurance number

Permanent UK residential address ▶ *for a joint CIA we will use the correspondence address of the first applicant for all correspondence*

  
 Postcode

Country of residence ▶ *some residential restrictions apply. Please refer to section 12*

*continued*





## 6 Automatic income or withdrawal instruction

**Type** ▶ please choose one option only

1. Distribution of income generated by the funds ▶ please tick

**OR**

2. Fixed withdrawal each payment of

£  ▶ minimum payment £25

In addition I wish to increase the fixed withdrawal amount annually:

by 5%; or

by the percentage increase in the Retail Prices Index.

**OR**

3. Withdrawals equivalent to

% ▶ whole % of account value each year. Minimum payment £25

**Frequency** ▶ please tick

Monthly  Quarterly  Half-yearly  Annually

The start date for these frequencies will be the next available following your application.

**OR**

Jan  Feb  Mar  Apr  May  Jun

Jul  Aug  Sep  Oct  Nov  Dec

The start dates for these months will be the next available following your application, or the date you state here:

Start date  2  8 /  /  2  0

### Bank details for withdrawals

All automatic income and withdrawal payments will be made by direct credit and we CANNOT make withdrawal payments to third parties.

Please note: some banks or building societies cannot accept direct credits.

Name of bank/building society ▶ this must be a UK bank/building society account

Branch address

Postcode

Sort code

   -   

Building society reference number ▶ if applicable

Account number

Account name

**Please use this section for NEW income/automatic withdrawal instructions only. The options you select here will apply to all products selected for this application. For changes to existing instructions, please complete the Change to Account form.**

## 7 Payment details for lump sums

Please select payment method

Cheque ▶ please enclose a cheque payable to Skandia MultiFUNDS Limited

Cheque number

Electronic bank transfer  
in favour of Skandia MultiFUNDS Limited to: Natwest.  
Sort code 56-00-68. Account number 37632191. In the reference field on your bank transfer please enter your postcode and surname to help us process your application.

Funded from the sale of CIA

CIA number ▶ please attach a completed disinvestment form

## 8 Bank details for monthly direct debit payments

### Monthly direct debit investment options

Please tick (✓) the date you would like your monthly direct debit investments to be collected from your bank.

10th

20th

- Monthly direct debit investments will CONTINUE INDEFINITELY unless we hear otherwise from you.
- Direct debit collections will show on your bank statement as Skandia MultiFUNDS Limited.
- We will apply the reference number in relation to the direct debit instruction; please leave this blank.



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



Please fill in the whole form and send to:

Skandia MultiFUNDS Limited  
Skandia House, Portland Terrace, Southampton SO14 7AY

Service User Number

6 9 0 6 9 7

Name and full postal address of bank or building society

To: The Manager
bank or building society
Address
Postcode

Reference number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

### Instruction to your bank or building society

Please pay Skandia MultiFUNDS Limited 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 Skandia MultiFUNDS Limited and, if so, details will be passed electronically to my bank or building society.

Name(s) of accountholder(s)

--

Signature(s)

Date

	/ / 2 0
--	---------

	/ / 2 0
--	---------

Bank or building society account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Branch sort code

		-			-		
--	--	---	--	--	---	--	--

Banks and building societies may not accept direct debit instructions for some types of account.

## 9 Designated account (CIA only)

If you wish us to apply a designation to a CIA, please indicate below ► choose one option only

(✓) Please tick here to apply an irrevocable designation **OR**  (✓) here to apply a revocable designation

Please enter the designation here:

--

If you have entered a designation above, have not ticked one of the options and do not enclose a CIA Designated Account form, we will assume the designation is IRREVOCABLE and send you the form for completion.

### Irrevocable Designation

You must complete and enclose a CIA Designated Account form before we can apply the designation, available for download from [www.skandia.co.uk](http://www.skandia.co.uk)  
You should note:

1. An irrevocable designation creates a bare or absolute trust in favour of the designated person(s). If in doubt, please consult your financial adviser.
2. The designation is irrevocable and cannot be changed after the CIA has been set up.
3. The designation may change which person is assessed for income tax or capital gains tax.

### Revocable Designation

This designation will be treated merely as a label to help you identify your CIA and will have no legal effect. It can be changed or removed with your written authorisation.

## 10 Third-party payer details

Any third party (other than a transferring ISA manager) paying for your investment, including those paying by direct debit, must complete this section.

Surname/Company name

Full forename(s)

Full postal address

Postcode

Date of birth ▶ *dd mm yyyy*

Company registration number ▶ *UK companies only*

I acknowledge that, in providing the investment(s) for this account:

- I am making an outright gift and will have no entitlement to the account directly or indirectly.
- I am 18 years of age or over.

I acknowledge that, where this is a company, the payment provided for this investment has been accounted for appropriately.

**I have read the personal data statement in the Terms and Conditions and consent to my personal data being used in accordance with that statement.**

Authorised signatory

Date ▶ *dd mm yyyy*

If there is more than one third-party payer please photocopy and complete this section for each one and attach to this application.

## 11 Power of attorney

Where there is more than one attorney, please attach the same information for each one on a separate sheet of paper. Where an attorney is signing the Declaration in section 12 on behalf of the applicant we will need:

- the attorney's details below
- the original power of attorney, or a copy certified as a true copy of the original in ink on each page by a solicitor, notary public or the donor (ie the person giving the power), ie the attorney's identity verified.

Surname

Full forename(s)

Full postal address ▶ *if correspondence for this account is to be sent to this address, please enter it in section 1*

Postcode

Date of birth ▶ *dd mm yyyy*

For ISA applications, please indicate the nature of the applicant's incapacity:

Physical

Mental

**I have read the Personal Data Statement in the Terms and Conditions and consent to my personal data being used in accordance with that statement.**

Attorney's signature ▶ *You must sign both here and in section 12 writing the words 'as attorney' after your signature*

Date ▶ *dd mm yyyy*

## 12 Declaration, includes commission options and signature(s)

Please read this section carefully before signing and dating the declaration.

The total amount you subscribe in a tax year to a stocks and shares ISA must not exceed the maximum ISA allowance, which is currently £7,200 plus charges (you may only subscribe to one stocks and shares ISA in any one tax year). From 6 October 2009, the ISA subscription limit will increase to £10,200 plus charges for anyone eligible to invest in an ISA who was born on or before 5 April 1960, (ie who will be aged 50 or over during the current tax year). This higher limit will apply to all eligible ISA investors with effect from 6 April 2010.

### 1. Where I am applying for an ISA

- a) I apply to subscribe for a stocks and shares ISA for the tax year indicated on this form and each subsequent year until further notice. I understand that any direct debit instructions in this application will CONTINUE INTO SUBSEQUENT TAX YEARS unless I inform Skandia MultiFUNDS Limited to the contrary.
- b) I declare that:
  - all subscriptions made, and to be made, belong to me;
  - I am 18 years of age or over;
  - except where I am transferring a current tax year ISA, I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA, and
  - I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA and a stocks and shares ISA in the same tax year.
  - I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 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 will inform Skandia MultiFUNDS Limited if I cease to be so resident and ordinarily resident to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

### 2. Where I am applying for a CIA

- a) I declare that:
  - I am 18 years of age or over;
  - I am resident and ordinarily resident in the United Kingdom, Isle of Man, Guernsey or Jersey and will inform Skandia MultiFUNDS Limited if this changes in the future. (This does not apply to top-ups);
- b) I understand that Skandia MultiFUNDS Limited will administer the CIA in accordance with UK tax legislation; and
- c) I confirm that if withdrawals are to be paid to a beneficiary, the beneficiary is aged 18 or over.

### 3. I authorise Skandia MultiFUNDS Limited

- a) to hold my cash subscription, ISA and/or CIA investments, interest distributions, dividends and any other rights or proceeds in respect of those investments and any other cash; and
- b) to make any claims to relief from tax in respect of ISA investments on my behalf; and
- c) to sell units or shares in investments within my account to meet any charges, in accordance with the Terms and Conditions; and
- d) to give effect to my instructions in accordance with the Terms and Conditions.

### 4. I understand that I will not receive contract notes relating to transactions involving the purchase or sale of investments which are carried out on a periodic basis in the manner agreed to in this application. Details of these transactions will be shown in the half-yearly statement which will be sent to me. In particular, such transactions include:

- regular investments payable by direct debit;
- phased investments;
- portfolio rebalances;
- automatic withdrawals;
- dividend reinvestments; and
- sales of units to meet Skandia MultiFUNDS Limited charges.

5. I agree to the current Terms and Conditions and have kept a copy, together with a copy of the Key Features Document.
6. I consent to my personal data being used in accordance with the Personal Data Statement in the Terms and Conditions.
7. I declare that this application has been completed correctly and to the best of my knowledge and belief.

#### THE DIRECT DEBIT GUARANTEE



- This guarantee is offered by all banks and building societies that take part in the Direct Debit scheme. The efficiency and security of the scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, Skandia MultiFUNDS Limited will notify you five working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Skandia MultiFUNDS Limited or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.

**Commission options** to be completed by your financial adviser:

**Trail commission option** ▶ please tick one option only; if neither option is ticked fund-based trail will apply.

**Fund-based trail**  
up to 0.5% depending on the funds selected

OR

**Nominated trail of**  %

ISA minimum 0.5% – maximum 1.5%  
CIA minimum 0% – maximum 1.5%

You must enter nominated trail in multiples of 0.10% or 0.25%. This will be treated as an additional charge on your client's account, and will be taken on a monthly basis by us selling units/shares from the investment. Any fund-based trail commission due to be paid to you will contribute towards the nominated trail commission payment, so fewer units/shares will need to be sold. Nominated trail will apply to the amount being invested on this application form only. If you would like nominated trail on additional investments, please remember to complete this section each time.

**Initial commission** ▶ If these boxes are left blank, you will receive the maximum commission amount under your agreed terms with us.

**Please enter your agreed initial commission terms for this application**  %

**Rebate from initial commission**  % ▶ Please enter the % amount of commission you wish to rebate

You must enter initial commission in multiples of 0.10% or 0.25%.

Initial commission is not available for re-registration.

**Switch commission**

If your client agrees to pay you an amount each time funds are switched within the investment, please enter the percentage amount here. You may select between 0-3%, using multiples of 0.10% or 0.25%.

%

This will be treated as an additional charge on your client's account and will apply to all switch instructions received; it will also apply to switches where you have not given advice, unless your client states otherwise in writing.

The instructions given above will apply to all investments selected in section 2. If you wish to apply different commission options to different investments or products, please use a new form for each one. Alternatively, you can submit an online application where multiple commission options can be applied. For more information visit our website [www.skandia.co.uk](http://www.skandia.co.uk).

**I confirm I have read and agree to points 1-7 of the Declaration in section 12 on page 8.**

**Where my financial adviser has completed the nominated trail commission box and/or the switch commission box above, I understand and accept that these will be treated as additional charges on my account. Switch charges will apply to all switch instructions; they will even apply to switches where I have not received advice, unless I state otherwise on the appropriate form or in writing.**

Applicant's signature ▶ all applicants must sign

Date ▶ dd mm yyyy

  /   /    

Applicant's signature

Date ▶ dd mm yyyy

  /   /    

[www.skandia.co.uk](http://www.skandia.co.uk)

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Skandia MultiFUNDS Limited and Skandia MultiFUNDS Assurance Limited are registered in England & Wales under numbers 1680071 and 4163431 respectively. Registered Office at Skandia House, Portland Terrace, Southampton SO14 7EJ, United Kingdom. Both companies are authorised and regulated by the Financial Services Authority. FSA register numbers 165359 and 207977 respectively. VAT number 386 1301 59.

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**13 Money laundering regulations 2007: applicant introduction certificate** ▶ to be completed by your financial adviser

I/We certify that in accordance with the provisions of the UK Money Laundering Regulations 2003 and the Guidance Notes for the Financial Sector (as amended from time to time), I/we have verified the identity, address and source of funds of the applicant(s), and confirm having inspected the originals of the following documents.

**Evidence of name(s)**

Type of document(s)

Applicant 1

Applicant 2

Reference(s)/Account number(s)

Applicant 1

Applicant 2

Date/Issue of document ▶ dd mm yyyy

Applicant 1  /  /

Date/Issue of document ▶ dd mm yyyy

Applicant 2  /  /

**Evidence of address(es)**

Type of document(s)

Applicant 1

Applicant 2

Date/Issue of document ▶ dd mm yyyy

Applicant 1  /  /

Date/Issue of document ▶ dd mm yyyy

Applicant 2  /  /

Reference(s)/Account number(s)

Applicant 1

Applicant 2

**Identified the source of funds, including third-party payer, if different to the applicant(s)**

Detail(s)

The applicant name(s) and address(es) as shown on this Application Form correspond to my/our records, and the applicant is applying on his/her own behalf and not as a nominee, trustee, or in a fiduciary capacity for any other person.

Note: Skandia MultiFUNDS Limited can accept as an alternative to the requirements above, an appropriate introduction certificate in accordance with the JMLSG Guidance Notes (as amended from time to time).

Financial adviser name

Financial adviser's signature

Date ▶ dd mm yyyy

/  / 2 0

www.skandia.co.uk

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# skandia investment solutions

## transfer authority form – ISA only

- A separate form will be required for each transfer.
- Please ensure all applicable sections of the form are completed as missing information will result in delay in processing or return of this application.

### Investor details

Title  
 Mr     Mrs     Miss     Other ▶ *please specify*

Surname

Full forename(s)

Date of birth ▶ *dd mm yyyy*  
  /   /

National Insurance number ▶ *for ISA investments this is essential*

Permanent UK residential address   
Postcode

(✓) Please tick here if you do not have a National Insurance number

I hereby authorise the Manager detailed below to provide Skandia MultiFUNDS Limited with any information that it may require to transfer funds with immediate effect.

Please indicate whether the entire ISA is to be transferred or show specific tax years, if applicable.

Entire ISA **OR**  ISA tax year(s)  Estimated ISA value  £

### Please indicate the type of ISA to be transferred

Stocks and shares ISA **OR**  Cash ISA

### ISA Manager details

ISA Manager name

ISA Manager address

Reference number ▶ *as registered with the ISA Manager*

If you have subscribed to this ISA in the current tax year, you must transfer the ISA for the entire tax year and state below how much you have subscribed.

£  Total subscribed in the current tax year to the ISA being transferred.

The investment(s) above is/are to be sold and the cash proceeds transferred in pounds sterling to:  
 Skandia MultiFUNDS Limited, Skandia House, Portland Terrace, Southampton SO14 7EJ.

Investor signature

Date ▶ *dd mm yyyy*  
  /   / 2 0



[www.skandia.co.uk](http://www.skandia.co.uk)

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