



## Details of the Investment Account

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Name of account

Name of individual financial adviser

Name of financial intermediary company

Portfolio manager contact

Is this account an asset swap account?      Yes      No

If yes, please provide name of Asset Swap provider

Custody      Onshore (UK)      Offshore (Jersey)      Julius Baer

What is the purpose of the account with Credo?      Capital growth      Income      Capital growth & income  
Other, please specify

What is the intended nature of the business relationship with Credo?      Buy & hold investments      Liquidate investments & pay the funds to a bank account  
Other, please specify

## Fee\* Payable to the Financial Intermediary

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**Fee:** .....% p.a. (collected by Credo quarterly in arrears).

*\*Credo does not accommodate the levying of VAT; the total fee should be inclusive of VAT*

## Credo Fees

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As agreed in the fee schedule between Credo and the financial intermediary.



## Model Portfolio Selection

Please tick below to indicate the type of investment portfolio required:

			Minimum investment	Amount (£) or %
Multi-Asset	MAP Core 20/80	MAP ESG 20/80	£100,000 / \$150,000	
	MAP Core 45/55	MAP ESG 45/55	£100,000 / \$150,000	
	MAP Core 60/40	MAP ESG 60/40	£100,000 / \$150,000	
	MAP Core 70/30	MAP ESG 70/30	£100,000 / \$150,000	
Equities	Best Ideas Portfolio		£100,000 / \$250,000	
	Dividend Growth Portfolio		£100,000 / \$250,000	
	AIM IHT Core Growth	AIM IHT Core Dividend	£100,000	
	AIM IHT ESG Growth	AIM IHT ESG Dividend	£100,000	
Fixed Income	Lower risk GBP	Lower risk USD	£250,000 / \$250,000	
	Higher risk GBP	Higher risk USD	£250,000 / \$250,000	
Total			£	(100.00%)

## MyCredo Access (Portfolio Reporting)

As the financial intermediary, you will automatically be given viewing/reporting access. The table below only needs to be completed if you would like to grant viewing/reporting access to the investor and/or an associated third party.

	Full name of user(s)	Email address	Mobile number*	Access required?
Investor				Viewing / reporting
Third party				

(\*) (with country code) this field is required to ensure two factor authentication for online reporting



Additional Information

Investment Amount & Reporting

Please indicate the currency in which you would like your portfolio to be reported	Pound Sterling	US Dollar	Euro	Other
What is the initial investment amount & currency?	Amount		Currency	
Further investment amount & currency?	Amount		Currency	
What is the investment in the form of?	Cash	Asset transfer from another service provider		Other
If asset transfer or other, please specify				

Banking Details

Bank Name

Bank Address

Post Code

City

Country

Account Name

Account Currency

Account Number / IBAN

Sort code / Bank identifier

Swift code / ABA number

Correspondent bank swift code (required if transferring cash between countries where the cash being transferred is not the currency of either country)

Reference

For further credit to



Details of Bank Account from which Funds will be Remitted

This only needs to be completed if this is different to the bank account details provided above.

Bank Name

Bank Address

Post Code

City

Country

Account Name

Investor Profile: Individual Investors

Personal Details where the Investor is an Individual

	Investor 1		Investor 2	
Title (Mr/Mrs/Miss/Ms/other - please specify)				
Surname				
First name				
Middle name(s)				
Date of birth (day/month/year)				
Country of birth				
Residential Address				
Post code				
City				
Country				
Mailing address (if different to the above)				
Post code				
City				
Country				
Is the investor a US citizen?	Yes	No	Yes	No
Does the investor have a US green card?	Yes	No	Yes	No
In which jurisdiction(s) is the investor resident for tax purposes?				
Nationality				
(if more than one please include all of them)				



### National Identity Number

**TIN** (if tax jurisdiction is UK then provide NI number)

**Does the investor, or does any member of the investor's immediate family or anyone the investor is a close associate\* of, hold (or previously held) a position of high influence or authority in any government or government body?**

Yes  
If "yes" when?  
  
If "yes" where?

No

If "yes", please provide their full name and relationship with Investor if not self

Yes  
If "yes" when?  
  
If "yes" where?

No

If "yes", please provide their full name and relationship with Investor if not self

**Is the investor,<sup>1</sup> or is any immediate family member (including any close associate\*) of the investor a senior manager of a listed company? If yes, please provide the company name and details, position and relationship if not self**

Yes

No

Yes

No

### Employment Details

**Employment status**

Employed

Self-employed

Employed

Self-employed

Not employed

Retired

Not employed

Retired

**Occupation** (if self-employed please state the nature of the investor's self-employment, i.e. The nature of the business the investor runs. If retired, please provide investor's last occupation)

Utilities/construction

Retail/wholesale

Utilities/construction

Retail/wholesale

Finance

Customer services

Finance

Customer services

Marketing/sales

Gaming/gambling

Marketing/sales

Gaming/gambling

Other, please specify:

Other, please specify:

**Position** (where applicable)

**Employer's name** (where applicable)

**Country where the Investor is principally based for work** (if different from the country of the Investor's residential address)

<sup>1</sup> the investor is a close associate of someone where the investor either:

- Shares joint beneficial ownership of a legal entity or arrangement, or any other close business relationship with that other person; or
- Has sole beneficial ownership of a legal entity or arrangement which has been set up for that other person



## Investor Profile: Trust Or Corporate Investors

### Contact Details where the Investor is a Trust or Company

Type of entity	Company	Trust	QROP	QNUP
	SSAS	Charity	Other, please specify	

#### For a company

Registered company number

Country of incorporation

Nature of business

#### For a trust

Trust type

Names of corporate trustees (if any)

#### Trust registration information

1. Are all trustees resident in the UK?	Yes	No	
2. If "no" to the question 1 – are any trustee resident in the UK?	Yes	No	
3. If "yes" to question 2, was the settlor resident in the UK when the trust was set up?	Yes	No	N/A
4. If "no" to question 3, was the settlor resident in the UK when the settlor added funds to the trust?	Yes	No	N/A
5. Has the trust acquired, or will it acquire an interest in land in the UK?	Yes	No	
6. Is the trust established in a European Economic Area member state and is required to be registered on the equivalent beneficial ownership register of that member state?	Yes	No	
7. Is the trust liable for tax on income derived from the UK or from a UK asset?	Yes	No	



For all entity types

Entity Name

Registered address

Post code

City

Country

Mailing address

Post code

City

Country

Business telephone number (including country and area code)

Website address

Tax identification number (TIN) (if applicable)

In which jurisdiction is the entity resident for tax purposes?

What is the reason for using the relevant legal arrangement or scheme as the vehicle for investing these assets?

Wealth preservation & planning  
Tax efficiency  
Estate planning  
If “other” please specify:

Does (or did) the beneficial owner or does (or did) any member of that person’s immediate family or anyone the beneficial owner is a close associate of, hold (or has held) a position of high influence or authority in any government or government body?

Yes No  
If “yes” name of beneficial owner and where applicable name, the family member /close associate and describe the relationship with the Beneficial Owner:  
If “yes” when?  
If “yes” where?

Is the beneficial owner, or is any immediate family member (including any close associate\*) of the beneficial owner a senior manager of a listed company? If yes, please provide the Beneficial Owner name, company name, date of appointment, position & relationship

Yes No



In this section all references to individual are references to any natural person who controls or owns at least 25% of the investor; or a settlor/protector/trustee/beneficiary entitled to, or who is likely to become entitled to, the assets or income of the investor.

## Personal Details of Individual Associated with Entity

	Individual 1		Individual 2		Individual 3		Individual 4	
<b>Title</b> (Mr/Mrs/Miss/Ms/other - please specify)								
<b>Surname</b>								
<b>First name</b>								
<b>Middle name(s)</b>								
<b>Gender</b>								
<b>Date of birth</b> (dd/mm/yyyy)								
<b>Country of birth</b>								
<b>Residential address</b>								
<b>Post Code</b>								
<b>City</b>								
<b>Country</b>								
<b>Nationality</b> (if more than one please include all of them)								
<b>National Identity Number</b>								
<b>Is the individual a US citizen?</b>	Yes	No	Yes	No	Yes	No	Yes	No
<b>Does the individual have a US green card?</b>	Yes	No	Yes	No	Yes	No	Yes	No
<b>Nature of individual associated with entity</b>	Individual Trustee		Individual Trustee		Individual Trustee		Individual Trustee	
	Settlor		Settlor		Settlor		Settlor	
	Protector		Protector		Protector		Protector	
	Beneficiary		Beneficiary		Beneficiary		Beneficiary	
	Controller		Controller		Controller		Controller	
	Shareholder		Shareholder		Shareholder		Shareholder	
	Director		Director		Director		Director	
	Ultimate Beneficial Owner		Ultimate Beneficial Owner		Ultimate Beneficial Owner		Ultimate Beneficial Owner	
<b>Please confirm jurisdiction for tax purposes</b>								
<b>TIN (if tax jurisdiction is UK provide National Insurance (NI) Number):</b>								





	Individual 5		Individual 6		Individual 7		Individual 8	
<b>Title</b> (Mr/Mrs/Miss/Ms/other - please specify)								
<b>Surname</b>								
<b>First name</b>								
<b>Middle name(s)</b>								
<b>Gender</b>								
<b>Date of birth</b> (dd/mm/yyyy)								
<b>Country of birth</b>								
<b>Residential address</b>								
<b>Post Code</b>								
<b>City</b>								
<b>Country</b>								
<b>Nationality</b> (if more than one please include all of them)								
<b>National identity number</b>								
<b>Is the individual a US citizen?</b>	Yes	No	Yes	No	Yes	No	Yes	No
<b>Does the individual have a US green card?</b>	Yes	No	Yes	No	Yes	No	Yes	No
<b>Nature of individual associated with entity</b>	Individual Trustee		Individual Trustee		Individual Trustee		Individual Trustee	
	Settlor		Settlor		Settlor		Settlor	
	Protector		Protector		Protector		Protector	
	Beneficiary		Beneficiary		Beneficiary		Beneficiary	
	Controller		Controller		Controller		Controller	
	Shareholder		Shareholder		Shareholder		Shareholder	
	Director		Director		Director		Director	
	Ultimate Beneficial Owner		Ultimate Beneficial Owner		Ultimate Beneficial Owner		Ultimate Beneficial Owner	
<b>Please confirm jurisdiction for tax purposes</b>								
<b>TIN (if tax jurisdiction is UK provide National Insurance (NI) Number):</b>								



Source of Funds (to be provided in relation to each Account Holder)

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The following questions reflect the information required for the Source of Funds (SoF) to be invested with Credo, please select all that apply:

Information required	Please complete the below		
Please select one of the following options	Savings	Investment Account	Other
Financial institution name			
Jurisdiction of the financial institution			
If other, how were the funds generated			



## Source of Wealth (to be provided in relation to each Account Holder)

The following questions reflect the information required for the Source of Wealth (SoW) and indicates when documentary evidence may be required.

Documentary evidence will be required if the responses match:

Any high-risk business activity indicators, or higher risk jurisdictions, as defined in the Credo due diligence requirements guide.

### Employment

If your wealth derives from your employment, please provide the below details of your current employment (and your previous occupation if retired).

Please select all that apply:

Source of Wealth

Information required	Please complete the below		Acceptable documentary evidence
Please select one of the following options	Employed	Self-employed	<b>Proof of earnings – employed</b> <ul style="list-style-type: none"> <li>Recent payslips (last 3 months); <b>or</b></li> <li>Confirmation from employer of employment and earnings; <b>or</b></li> <li>Tax documentation (i.e., p60 (UK), IRP5/ITA34 (SA), or tax return, etc.); <b>and</b></li> <li>Evidence of remuneration being received in a bank account (last 3 months); <b>and</b></li> <li>Bank statement (last 3 months) of accumulated earnings (if different bank account to the above).</li> </ul> <b>Proof of earnings – self-employed</b> <ul style="list-style-type: none"> <li>Formal tax computation from a regulated accountant; <b>or</b></li> <li>The relevant tax document submitted to revenue authorities; <b>and</b> evidence of remuneration being received in a bank account (last 3 months); <b>and</b></li> <li>Bank statement (last 3 months) of accumulated earnings (if different bank account to the above).</li> </ul> <b>Proof of earnings – retired</b> <ul style="list-style-type: none"> <li>Employment contract from last position or payslips; <b>or</b></li> <li>The relevant tax document submitted to revenue authorities prior to retirement; <b>and</b></li> <li>Curriculum vitae or description of relevant work history for the 10 years prior to retirement; <b>and</b></li> <li>Bank statement of accumulated earnings (last 3 months).</li> <li>In addition, and where possible, bank statements from period of previous employment showing remuneration being received.</li> </ul> <b>Alternatively, the South African revenue services (SARS) tax clearance approval for international transfer</b> <ul style="list-style-type: none"> <li>SARS overall tax compliance result letter approving international transfer; <b>and</b></li> <li>SARS tax compliance PIN; <b>and</b></li> <li>Bank statements (last 3 months) showing funds to be transferred to Credo.</li> </ul>
Retirement date (if applicable)	Retired		
Name of employer / business			
Position held			
Nature of business			
Jurisdiction of work			
Annual salary / amount of annual profit			
Last annual bonus			



## Capital from Investment in Company, Dividends / Interest from Business or Sale Of Business

If your wealth derives from the sale of a business, capital or interest/dividends, please provide the following details.

Please select all that apply:

Source of Wealth

### Information required

Please select one of the following options

Name of business

Nature of business activity

Position held

Jurisdiction of business

Date of sale / date capital/dividend or interest received

Sale proceeds / amount or value of capital received, or amount of dividend/interest received

SoW of the initial investment

Jurisdiction(s) of the SoW of the initial investment

### Please complete the below

Capital company

Dividends/interest

Sale of business

### Acceptable documentary evidence

#### Dividends/interest from company ownership

- Relevant company register showing % shareholding e.g., certificate of incorporation and shareholder register; **and**
- Last three annual (audited) accounts; **and**
- Evidence of dividends/interest being received (for at least 3 months); **and**
- Bank statement (last 3 months) of accumulated dividends/interest (if different bank account to the above).

#### Sale of business

- Relevant company register showing % shareholding e.g., certificate of incorporation and shareholder register; **and**
- Last three annual (audited) accounts; **and**
- Evidence of sale of the business such as a copy of the SPA, evidence of sale proceeds being received in the investor's account; **and**
- Bank statement of the last 3 months showing funds to be transferred to Credo (if different bank account to the above).

#### Alternatively, the SARS tax clearance approval for international transfer

- SARS overall tax compliance result letter approving international transfer; **and**
- SARS tax compliance PIN; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo.



Investment Growth

If your wealth originates through the sale of investment assets, please provide details below:

Please select all that apply: Source of Wealth

Information required

Name of investment firm

Value of investment

Type of investment

Jurisdiction of investment

SoW of initial investment

Jurisdiction(s) of the SoW of the initial investment

Please complete the below

Acceptable documentary evidence

Investments

- Evidence of investments held, investor statement or similar (for the past 3 months); **and**
- Where applicable performance report showing growth since inception; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo (if different to the above account).

Alternatively, the SARS tax clearance approval for international transfer

- SARS overall tax compliance result letter approving international transfer; **and**
- SARS tax compliance PIN; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo.



## Inheritance / Gift / Divorce

If your wealth derives from an inheritance, gift, divorce settlement, we require to know the following details:

Please select all that apply:

Source of Wealth

### Information required

Please select one of the following options

Full name of deceased /donor/ex-spouse

Relationship with donor

Date of birth

Country of residence

How was their wealth accumulated?

In which jurisdiction(s) was their wealth generated?

Date inheritance/ gift / settlement received

Amount received from inheritance / gift/ settlement

### Please complete the below

Inheritance

Divorce

Gift

### Acceptable documentary evidence

Where funds for investment do not originate from the account holder, such as in these cases, we will need to know who they came from and how the funds were accumulated.

#### Inheritance

- Relevant will/testament setting out the inheritance; **and**
- Evidence of money being received in the account/executor's accounts; **and**
- Letter from executor distributing the inheritance. **And**
- Bank statements (last 3 months) showing funds to be transferred to Credo (if different to the above account).

#### Divorce Settlement

- Proof of divorce settlement, who from and their SoW/SoF
- Copy of the divorce settlement/appropriate settlement judgment; **and**
- Evidence of funds being received into investor's (bank) account; **and**
- Bank statements (for the past 3 months) showing funds to be transferred to Credo (if different to the above account).

#### Gift

- Proof of the donor's identity and address, and their SoW/SoF
- Letter from donor confirming the gift; **and**
- Evidence of funds being received into investor's (bank) account; **and**
- Bank statements (for the past 3 months) showing funds to be transferred to Credo (if different to the above account).

#### Alternatively, the SARS tax clearance approval for international transfer

- SARS overall tax compliance result letter approving international transfer; **and**
- SARS tax compliance PIN; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo.



## Property Sale

If your wealth derives through the sale of a property, please provide the following details:

Please select all that apply:

Source of Wealth

### Information required

SoW of initial investment

Jurisdiction(s) of the SoW of the initial investment

Jurisdiction of property

Residential / commercial property

How long was the property owned?

Total sale amount

### Please complete the below

### Acceptable documentary evidence

#### Proof of proceeds of sale

- Copy of sale contract; **and** evidence of funds being received in an account **or**, if not available,
- Letter from a licensed solicitor / regulated accountant, stating property address, date of sale, proceeds received, and name of purchaser along with the solicitors' statement of completion; **and**
- Bank statement as evidence of money being received in the account; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo (if different to the above account).

#### Alternatively, the SARS tax clearance approval for international transfer

- SARS overall tax compliance result letter approving international transfer; **and**
- SARS tax compliance PIN; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo.

## Loan / Finance

If your wealth derives from a loan/finance, please provide the following details:

Please select all that apply:

Source of Wealth

### Information required

Name of the lender

Relationship with the lender

Date of birth of lender (if applicable)

Country of residency

How was their wealth accumulated?

In which jurisdiction(s) was their wealth generated?

Date of loan/finance

Total loan/finance amount

### Please complete the below

### Acceptable documentary evidence

#### Proof of loan/finance

- Evidence of loan/finance agreement **and** bank statement showing the receipt of funds; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo (if different to the above account).

#### Alternatively, the SARS tax clearance approval for international transfer

- SARS overall tax compliance result letter approving international transfer; **and**
- SARS tax compliance PIN; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo.



## Business Activities

If your wealth derives through business activities, please provide the following details:

Please select all that apply:

Source of Wealth

### Information required

Name of business

Nature of business activity

Jurisdiction(s) of business operations

Is the business regulated by a professional body/regulatory authority?

Annual profit of the business

How was the beneficial owner's wealth accumulated?

In which jurisdiction(s) was the beneficial owner's wealth generated?

### Please complete the below

### Acceptable documentary evidence

#### Evidence of business activities

- Last 3 annual (audited) accounts; **or** if not audited,
- Evidence of contracts/business undertaken; **and**
- Bank statements showing funds received (at least 3 months); **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo (if different to above account); **and**
- Evidence of registration/supervision by an appropriate professional body/regulatory authority (if applicable); **or**
- Letter from directors stating AML/CTF (Anti Money Laundering / Counter Terrorism Financing) controls for unregulated property businesses.

## Distribution from Trust(s)

If your wealth derives from distribution of a trust(s), please provide following details:

Please tick if Source of Wealth

Source of Wealth

### Information required

Settlor's name

Settlor's date of birth

How was Settlor's wealth generated?

In which jurisdiction(s) was the settlor's wealth generated?

Jurisdiction of trust registration

### Please complete the below

### Acceptable documentary evidence

- Proof of distributions, from the trust and the settlor and trust's SoW information
- Trustee's letter confirming the jurisdiction of the trust, the name of the trust, Trustee, settlor, beneficiary receiving distribution, the distribution amount and date; **AND**
- Evidence of money being received in the Investor's account (last 3 distributions).
- Alternative evidence to the above requirements:
- SARS Tax Clearance approval for international transfer
- ▪ SARS overall tax compliance result letter approving international transfer; **AND**
- ▪ SARS tax compliance PIN





## Other

This section is only to be used in the event that the origin of your SoW is not covered by the other sections. Please be as descriptive as possible about how the SoW was generated, jurisdiction in which generated and its value.

Please select all that apply:

Source of Wealth

### Information required

### Please complete the below

### Acceptable documentary evidence

How was wealth/funds generated?

Jurisdiction(s) in which wealth/funds were generated

Value of SoW

Please provide appropriate documentary evidence to validate the information provided.

**Alternatively, the SARS tax clearance approval for international transfer**

- SARS overall tax compliance result letter approving international transfer; **and**
- SARS tax compliance PIN; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo.

Is the source of funds and/or source of wealth derived from any of the following activities

Utilities (electricity<sup>2</sup>, gas water, waste)

Yes

No

Procurement contracts / Public works / Mining prospecting / exploration

Yes

No

Oil, Gas and Nuclear energy, Commodities / Mining (including extraction, processing and trading)

Yes

No

Retail / Wholesale of High-Value goods including precious metals, luxury cars, boats, art and antiques

Yes

No

Cash-intensive business (convenience stores, restaurants, retail stores, liquor stores, privately owned automated teller machines (ATM), parking garages, vending machine operators – provided that the businesses are mainly cash operated)

Yes

No

Unregulated Property businesses with revenue from property construction or property purchases and sales

Yes

No

Regulated gaming / gambling businesses including casinos, internet gambling, betting shops In low/medium risk jurisdictions

Yes

No

Cryptocurrency

Yes

No

Tobacco, alcohol, legal adult entertainment

Yes

No

Healthcare and pharmaceuticals (sales, marketing and manufacturing)

Yes

No

Manufacture, acquisition development, export, trans-shipment, brokering, transport, transfer, stockpiling or use of nuclear, chemical, or biological weapons and their means of delivery and related materials

Yes

No

Unregulated gaming/gambling businesses including casinos, internet gambling, betting shops and those regulated in HIGH Risk jurisdictions

Yes

No

Arms, weapons, military supplies

Yes

No

<sup>2</sup> Excluding solar energy



## W-8BEN Forms

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(only required if dealing in US securities and/or US denominated securities)

Will a W-8BEN form be required?                      Yes                      No

A W-8BEN form (or in the case of entities a W-8BEN-E form) is to be completed and signed by the investor who is a non-US person. We are required to lodge this form with the IRS in case there are any dealings in US securities and/or US denominated securities. Please refer to the IRS website ([www.irs.gov](http://www.irs.gov)) should you require the relevant form and to the guide assisting how to complete this form.

## Declarations and Signatures

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Please tick as appropriate

**For FSCA category I financial intermediaries**      The financial intermediary retains the records of advice for each instruction it gives to Credo and the advice is given as per its approved FSCA license sub-categories

**For FSCA category II financial intermediaries**      The financial intermediary confirms that the investor has signed its FSCA approved mandate and that the mandate is subject to its approved FSCA license sub-categories

**For all financial intermediaries**

The financial intermediary confirms that it holds the customer due diligence (CDD) in relation to the investor and the Beneficial owner (BO) of the assets in the account and that the investor/bo does / does not\*\* fall into any of the enhanced due diligence (EDD) categories described in the services agreement.

\*\*investor/BO **does not** fall into any of the EDD categories

\*\*investor/BO **does** fall into any of the EDD categories

**The financial intermediary will provide all CDD/EDD, upon request, if deemed necessary by Credo or the custodian.**

By opening this account and signing below, the financial intermediary represents and warrants that the investor is not a U.S. person for the purposes of U.S. federal income tax and that neither the financial intermediary nor the investor is not acting for, or on behalf of, a U.S. person. A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If the investor's tax status changes or the investor becomes a U.S. citizen or a resident, then the financial intermediary must notify Credo within 30 days.

This application form must be read in conjunction with the services agreement, which governs the relationship between Credo and the financial intermediary. By signing this application form you confirm that all information you have provided is accurate.



Authorised Signatory Details

**Authorised Signatory Name**  
Signed for and on behalf of the financial  
intermediary (print name)  
**Signature**

**Date**

**Authorised Signatory Name**  
Signed for and on behalf of the financial  
intermediary (print name)  
**Signature**

**Date**