



Details of the Investment Account

Policy / Account title

(Underlying Policy Number)

(Policy Holder Name)

(Policy Holder Date of Birth)

Endowment Provider Profile

Name of Endowment Provider

Registered Address

Post Code

City

Country

Mailing Address

Post Code

City

Country

Regulatory Information: Licence Number

Category:

LEI Number

Name of Financial Intermediary

Firm:

Name of Investment Manager and Firm

Firm:

What is the purpose of the account with Credo?

Capital Growth

Income

Combination of Growth & Income

Other, please specify

What is the intended nature of the
business relationship with Credo?

Buy & Hold Investments

Dematerialise shares & invest the proceeds

Liquidate Investments & pay the funds to a bank account

Other, please specify

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

Other, please specify



MyCredo Access – (Portfolio, Trading Reporting)

Full Name of user(s)	Email Address	Mobile Number*	Access Required?
			Trading (with Viewing/Reporting) Viewing/Reporting
Endowment Provider			
IFA			
Policy Holder			
Additional Third Party			

Fee* Payable from Credo Custodian Account

Fee Type	Fee % p.a.	Currency	Payable to	For admin use (do not populate)
Advice Fee**				
Management Fee				

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

Platform and brokerage fees are collected in accordance with the applicable schedule of charges and remitted to Credo

**Advice fees are generally collected by the Endowment provider within the policy, only populate the advice fee if Credo should collect the fee on behalf of the intermediary from the Credo Portfolio.

Investment Amount and Reporting

Please indicate the currency in which portfolio should be reported	Pound Sterling	US Dollar	Euro	Other
What is the initial investment currency and amount?	Currency		Amount	
The investment is in the form of	Cash	Asset transfer from another service provider		Other
If asset transfer or other, please specify				

Dividends, Interest & Corporate Events

Indicate how you want dividends, interest, corporate event proceeds and costs to be processed	Pound Sterling (All corporate action events and dividends will be paid in Pound Sterling except corporate actions processed as a redemption which will be paid in the local currency)	The declared currency
Where there is a scrip dividend option, should the dividends be received in (if neither is selected the default will be cash)	Cash Securities	



Appendix 1 – Third Party Authority Form

The Endowment Provider must complete a Third-Party Authorisation Form in favour of any party authorised to give Credo trading instructions in relation to this Policy.

We hereby confirm we wish to give the person(s) named in the Third-Party Authority Form (**Third-Party**) authority to give Credo trading instructions on this Policy.

Please complete this Third-Party Authority Form to appoint the Third-Party to give Credo trading instructions in relation to this Policy*.

*A supplementary document containing the details of the due diligence requirements for the Third Party is available on request.

Third Party Authority

(Named Third Party) the **Third Party**

(Name on the account) the **Client**

The Client authorises the Third Party to manage on the Client's behalf, without any restrictions except for those set out in this Third Party Authority, all assets deposited at any time in the Client's account (the Account) with Credo Capital Limited (Credo). This authority provides for a general power to give instructions in connection with the management, administration, purchase and sale of any and all funds, securities and other assets in the Account.

In particular, the Third Party is authorised to issue instructions for the purchase and sale of securities, undertake foreign exchange transactions, convert and exchange securities, engage in arbitrage operations and subscriptions, exercise or sell subscription rights and purchase shares of Credo group investment funds and non-Credo investment funds or other unlisted securities and to give such instructions on a fiduciary basis, in the Client's name and at the Client's expense and risk.

The Third Party does not have authority to provide any instruction to Credo to make a payment or transfer any asset out of the Account and any such instruction must be made by the Client and must comply with Credo's internal requirements.

The Client hereby accepts responsibility for any obligation arising as a result of any activity undertaken by the Third Party and furthermore, the Client accepts responsibility as debtor to Credo as a result of any such activity.

The Client authorises Credo and the Third Party to exchange instructions and information with regard to the Client's Account via any communications carrier (including regular mail, telephone and email).

The Client acknowledges, where the Third Party provides Credo with an instruction, Credo is entitled to use the Third Party's knowledge and experience when assessing whether the investment is suitable or appropriate for the Client.

Ordinarily Credo will act on any instructions in the order in which they are received.

Should conflicting instructions be received from the Account Holder(s) and the Third Party, Credo will attempt to seek clarification in relation to those instructions. Should Credo be unable to reconcile conflicting instructions, the instructions of the Account Holder(s) will prevail. Credo shall not be liable for any loss caused by Credo not acting on instructions, or any delay in acting on such instructions, in these circumstances.

The Client hereby agrees to be bound by any and all acts performed by the Third Party and relieves Credo of any liability within the limits of the law, towards the Third Party, the Client or any Third Parties, save where Credo has acted fraudulently.

This Third Party Authority will remain in place until it is revoked in writing by the Client.



Third Party Details

Identification Numbers

Country

Natural Person Identifier number¹ or Legal Entity Identifier number

Nationality or country of incorporation

(if you have more than one, please include all of them)

If applicable, please provide an Authorised Signatories List of those individuals representing the Third Party who are authorised in terms of this form.

Third Party Categorisation as a Professional

Is the Third Party an investment firm
regulated by the FCA or an overseas
regulator?

Yes

No

Endowment Provider Authorised Signatory

(print name)

Signature

Date

Endowment Provider Authorised Signatory

(print name)

Signature

Date

By signing this third-party authority, the Third-Party confirms it agrees to be bound by the terms of this third-party authority and to the agreement between the Client and Credo in relation to the products and services being provided by Credo.

The Third Party also acknowledges that, where applicable, the Third-Party has read the Credo Risk Education Document. Accordingly, Credo shall be entitled to categorise the Third-Party's knowledge and experience as at least 'moderate' for all asset classes.

Third-Party Authorised Signatory (print name)

Signature

Date

¹ Refer to MiFID II: NPI Guide – for a UK national this is likely to be your National Insurance number.



Appendix 2 - W-8BEN Forms

(Required if dealing in US securities and/or US denominated securities)

Is W-8 Form required?	Yes	No
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A Form W-8BEN-E is to be completed and signed by the Endowment Provider which 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) should you require the relevant form and to the Guide to Form W-8BEN-E should you require assistance in completing the form.



Appendix 3 - Tax Status Self-Certification Form

Please notify us if the below details for Appendix 3 have changed or are no longer correct.

FATCA Status

Enter US Taxpayer Identification Number
(TIN):

Enter Global Intermediary Identification
Number (GIIN):

Select the FATCA status of the Investor (tick one box only)

Nonparticipating FFI (including an FFI related to a Reporting IGA FFI other than a deemed-compliant FFI participating FFI or exempt beneficial owner)

Participating FFI

Reporting Model 1 FFI

Reporting Model 2 FFI

Registered deemed-compliant FFI (other than a reporting Model 1 FFI sponsored FFI or nonreporting IGA FFI)

Sponsored FFI

Certified deemed-compliant nonregistering local bank

Certified deemed-compliant FFI with only low-value accounts

Certified deemed-compliant sponsored closely held investment vehicle

Certified deemed-compliant limited life debt investment entity

Certain investment entities that do not maintain financial accounts

Owner-documented FFI

Restricted distributor

Nonreporting IGA FFI

Foreign government, government of a U.S. possession or foreign central bank of issue

International organization

Exempt retirement plans

Entity wholly owned by exempt beneficial owners

Territory financial institution

Excepted nonfinancial group entity

Excepted nonfinancial start-up company

Excepted nonfinancial entity in liquidation or bankruptcy

501(c) organization

Nonprofit organization

Publicly traded NFFE or NFFE affiliate of a publicly traded corporation

Excepted territory NFFE

Active NFFE

Passive NFFE

Excepted inter-affiliate FFI

Direct reporting NFFE

Sponsored direct reporting NFFE

Account that is not a financial account

If FATCA status is "Passive NFFE", please complete the following:

I certify that the Investor does NOT have a Controlling Person* who is a US citizen or resident.

The Controlling Persons* section below has been completed.



Common Reporting Standard (CRS) Tax Status

In which jurisdiction(s) is the Investor resident for tax purposes? (Tax residency usually means the jurisdiction(s) in which the Investor has an obligation to pay taxes or file tax returns)

TIN (Tax Identification Number). (Where a jurisdiction does not issue a TIN, complete an equivalent number, e.g. registered number or similar official identification number). Please tick "No" if the Investor does not have a TIN or equivalent number for that jurisdiction, because the jurisdiction does not issue such numbers	Yes	No
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Is the Investor a Financial Institution?	Yes	No
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If yes, please complete the Controlling Persons* section below (this is only required where the tax jurisdiction set out above is a non-CRS jurisdiction)

If no, please select the following category of Non-Financial Entity (NFE) which applies to the Investor	<input type="checkbox"/>	Government Entity, International Organisation or Central Bank
	<input type="checkbox"/>	A corporation whose stock is regularly traded on an established securities market (or entity related to such a corporation)
	<input type="checkbox"/>	Name of securities market
	<input type="checkbox"/>	Name of related entity
	<input type="checkbox"/>	A start-up company formed in the past 24 months
	<input type="checkbox"/>	Date of company registration
	<input type="checkbox"/>	Other active NFE
	<input type="checkbox"/>	Passive NFE (please complete the Controlling Persons* section below)



Controlling Persons*

Please provide the information requested below if you have indicated that the Investor is: A) For FATCA purposes a Passive NFFE; or

B) For CRS purposes a Passive NFE or an investment entity managed by a financial institution with a tax residence in a non-CRS jurisdiction.

Controlling Person Name

Current Residential Address

Post Code

City

Country

**In which jurisdiction(s) is the Investor
resident for tax purposes?** (Tax residency

usually means the jurisdiction(s) in which the Investor
has an obligation to pay taxes or file tax returns)

TIN (Tax Identification Number). (Where a jurisdiction does
not issue a TIN, complete an equivalent number, e.g.
registered number or similar official identification number).

Yes

No

**Please tick "No" if you do not have a
TIN or equivalent number for that
jurisdiction, because the jurisdiction
does not issue such numbers**

If there is more than one Controlling Person, please provide the relevant information on an additional page

() **Controlling Persons:** The natural persons who exercise control over an entity. In the case of a trust, such term means the settlor(s), the trustee(s), the protector(s) (if any), a beneficiary or class of beneficiary and any other natural person(s) exercising ultimate effective control over the trust and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. This includes any person(s) holding 25% or more ownership or beneficial entitlement. The term "Controlling Persons" must be interpreted in a manner consistent with the Financial Action Task Force Recommendations. If you require further clarification, we urge you to seek independent professional advice.*



Declarations and Signatures

We confirm that, to the best of our knowledge, the details provided in this Application Form are correct. We acknowledge and agree that, unless agreed otherwise, Credo relies on this information to categorise the Endowment Provider correctly as a “Professional” client in relation to this Account for the purposes of the Financial Services and Markets Act 2000 and the rules of the FCA.

We hereby warrant and represent that we have instructions to open the Account with Credo.

We agree to be bound by Credo’s published Schedule of Charges or as we have agreed otherwise with you from time to time. We may invoice Credo from time to time for our management and administration fees which are agreed between the Endowment Provider and the Policy Holder separately.

We undertake to advise Credo of any changes in circumstances that may lead to a change in the Policy Holder’s risk profile or a change in any other relevant details and we indemnify Credo and hold it harmless for any loss as a result of our failure to do so.

We represent and warrant that we are not a US person for the purposes of US Federal income tax and that we are not acting for, or on behalf of a US person. We understand that a false statement or misrepresentation of tax status by a US person could lead to penalties under US law. We agree that if our tax status changes or we become a US resident, we must notify you within 30 days. We further represent and warrant that the tax jurisdiction information provided in this Application Form and on the Tax Status Self- Certification Form is correct and that we have correctly discharged all tax liabilities in all applicable jurisdictions.

Signed on behalf of the Endowment Provider:

Authorised Signatory Name

Signature

Date

Authorised Signatory Name

Signature

Date