

Application Form

GIA (Individual & Joint), ISA, SIPP, Onshore & Offshore – Bond
Account through Financial Intermediaries



Thank you for choosing to invest with Credo.

This application, to open an account with Credo Capital Ltd (**us** or **Credo**), forms the agreement made between you (**you** or **Financial Intermediary**) and Credo. Where, you have entered into a separate overriding agreement with Credo, this application will form part of that agreement, along with any other associated documents.

This application and all the requisite documents referred to in it should be completed, signed and returned to Credo at clientservices@credogroup.com or to the following address:

Client Services

Credo Capital Ltd
8 – 12 York Gate
100 Marylebone Road
London
NW1 5DX
United Kingdom

Please note that an incomplete application will delay the opening of this account. As part of anti-money laundering regulatory requirements Credo may require further evidence of the Investor's identity before this application can be processed (and thereafter). You, hereby, agree to hold Credo harmless and to indemnify Credo and keep Credo indemnified against any loss:

- arising as a result of Credo's failure to process this form if such information has been requested and has not been provided by you; and
- suffered by Credo as a result of any breach of any representation, warranty, covenant or confirmation by you in this application or from your failure to disclose any relevant details or provide Credo with all information requested by it or on its behalf.

In the case of delay or failure to provide satisfactory information, Credo may take such action (including declining to accept an application) as it deems fit.

Should you require any assistance in completing this application, please contact Client Services at:

- clientservices@credogroup.com
- +44 (0)20 7968 8300

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Please complete all sections - use block letters and tick the appropriate boxes. Where the space allocated for information is insufficient, please provide this information on a separate page and indicate the relevant sections and subsections to which the information relates.

Section I – Investor Profile

Investor(s) Personal Details

	Investor One		Investor Two	
Title (Mr/Mrs/Miss/Ms/Other – please specify)				
Surname				
First Name				
Middle Name(s)				
Marital Status				
Gender	Male	Female	Male	Female
Date of Birth (day/month/year)				
Country of Birth				
Nationality (if you have more than one, please include all of them)				
	Country	Natural Person Identifier¹ (eg National Insurance No.)	Country	Natural Person Identifier¹ (eg National Insurance No.)
		Expiry Date (if applicable)		Expiry Date (if applicable)
Is the Investor a US citizen?	Yes	No	Yes	No
Does the Investor have a US green card?	Yes	No	Yes	No
Does the Investor, or does any member of the Investor's immediate family or anyone the Investor is a close associate² of, hold, or have they previously held, a position of high influence or authority in any government or government body?	Yes	No	Yes	No
	If "Yes", when?		If "Yes", when?	
	If "Yes", where?		If "Yes", where?	
	If "Yes", please provide their full name		If "Yes", please provide their full name	

¹ Refer to MiFID II: Transaction Reporting

² 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.

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Is the Investor, or is any immediate family member, or is any close associate of the Investor, a Senior Manager of a listed company?

Yes

No

Yes

No

If "Yes", the name of the individual who is a Senior Manager of the listed company

If "Yes", the name of the company

If "Yes", the relationship of the individual to the investor, (if it is not the investor)

If "Yes", the name of the individual who is a Senior Manager of the listed company

If "Yes", the name of the company

If "Yes", the relationship of the individual to the investor, (if it is not the investor)

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 this account?

Buy & Hold investments

Dematerialise shares & invest the proceeds

Other please specify

Liquidate investments & pay the funds to a bank account

Investor(s) Contact Details

Investor One

Investor Two

Residential address

Post Code

City

Country

Home telephone number Including country and area code

Work telephone number Including country and area code

Mobile number Including country and area code

Fax number

Email address

Preferred contact method

Home

Work

Mobile

Email

Home

Work

Mobile

Email



Investor(s) Employment Details

	Investor One		Investor Two	
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)				

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

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), please select all that apply:

Employment

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

Please tick if Source of Wealth:

Source of Wealth

Information required

Please complete the below

Please select one of the following options

Employed

Self Employed

Retired

Name of employer / business

Position held

Nature of business

Jurisdiction of work



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 tick if Source of Wealth:

Source of Wealth

Information required

Please complete the below

Please select one of the following options

Sale of business

Dividends/interest

Capital from investment in Company

Name of business

Nature of business activity

Primary location of business activities

SoW of the initial investment

Jurisdiction(s) of the SoW of the initial investment

Investment Growth

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

Please tick if Source of Wealth:

Source of Wealth

Information required

Please complete the below

Name of investment firm

Type of investments

Jurisdiction of investment

SoW of initial investment

Jurisdiction(s) of the SoW of the initial investment



Inheritance / Gift / Divorce

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

Please tick if Source of Wealth:

Source of Wealth

Information required

Please complete the below

Please select one of the following options

Inheritance

Gift

Divorce

Full name of deceased /donor/ex-spouse

Relationship with donor /deceased

Date of birth of deceased/donor/ex-spouse

Country of residence

How was deceased/donor/ex-spouse wealth accumulated?

In which jurisdiction(s) was their wealth generated ?

Property Sale

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

Please tick if Source of Wealth:

Source of Wealth

Information required

Please complete the below

SoW of initial investment

Jurisdiction(s) of the SoW of the initial investment

Jurisdiction of property

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Loan / Finance

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

Please tick if Source of Wealth:

Source of Wealth

Information required

Please complete the below

Name of the lender

Relationship with the lender

Date of birth of lender (if applicable)

Country of residency

SoW of lender

In which jurisdiction(s) was their wealth generated?

Business Activities

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

Please tick if Source of Wealth:

Source of Wealth

Information required

Please complete the below

Name of business

Nature of business activity

Jurisdiction(s) of business operations

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

SoW of beneficial owner(s)

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



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

Please complete the below

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

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 tick if Source of Wealth is not covered by previous sections

Source of Wealth

Information required

Please complete the below

How was wealth generated?

Jurisdiction(s) in which wealth was generated

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

Utilities (electricity ³ , 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

³ Excluding solar energy

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Section II – Financial & Investment Information

Financial Information

Please indicate the currency in which you
would like the portfolio to be reported to you

Pound sterling

US dollar

Euro

Other

Type of Mandate given to Credo

Execution-Only

Credo acts only on your instructions. Neither you nor the Investor expects to receive any advice or research from us

Discretionary

Credo has full discretion to manage investments on behalf of you and the Investor

Custody of Account

Onshore (UK)

Offshore (Jersey)

Julius Baer

Investment Amount

Account Type

Initial Investment Amount (GBP)

General Investment Account (Individual)

Yes

No

General Investment Account (Joint)

Yes

No

ISA⁴

Yes

No

SIPP / Onshore Bond / Offshore Bond⁵

Yes

No

SIPP / Onshore Bond / Offshore Bond Wrapper

Type of Product Wrapper

SIPP

Onshore Bond

Offshore Bond

Name of Provider Provide the name of the
Provider and not the name of the Administrator.

Provider Address

Post Code

City

Country

Account Title

Policy Number

³ Please complete the ISA Application Form & ISA Transfer Form.

⁵ A new portfolio will be opened for each product wrapper.

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Product Wrapper Bank Details

Bank name

Bank address

Post Code

City

Country

Account name

Account number

Sort code

Reference code (where applicable)

Swift code/ABA number

Credo Managed Portfolio Services

Credo has full discretion to manage investments selected for the Credo Model Portfolios

Please complete details below if you have selected for Credo to discretionary manage the investments.

			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		£250,000 / \$250,000	
	Dividend Growth Portfolio		£250,000 / \$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				

Section III – Payment Instructions

Bank Details

Note a payment from a Credo Account may ONLY be made to an account held in the SAME NAME as the name of the Investor (refer to Third Party Transfers)

Bank Name

Bank Address

Post Code

City

Country

Account Name

Account Currency

Account Number

Sort Code

Swift code/ABA number

Dividends, Interest & Corporate Events

Note this section will not be applicable if you are investing in Credo Model Portfolios

Please indicate how you want dividends, interest, corporate events, proceeds and costs processed: whether you wish to receive income in

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

Local currency (the currency in which the dividend and/or interest is paid)

Where there is a scrip dividend option, do you always want to receive dividends in

Cash

(Cash is the default option)

Securities

Please indicate whether any dividends and/or interest we receive should be

Retained in the Investment Account

Retained in a separate Income Account

Please indicate whether you would like to setup a regular payment to your bank

(note regular payments can only be made in GBP)

Yes

If "Yes" complete the below details

Amount	Specified Amount (£)	Income Earned	
From Account	GIA Capital	GIA Income	ISA
Start Date			
Frequency period	Monthly	Quarterly	Annually
	Calendar Quarter End	Day of Month	
	Day and Month	Of	

No

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Section IV – Supplementary Information

How you classify the Investor(s) on your system

Investment Manager⁶

Relationship Manager⁷

Account Manager⁸

Management Fee (provide fee label name)

Brokerage / Commission

Dealing Type ⁹	Discretionary	Advisory Managed	Advisory Dealing	Execution-Only
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Classification	Retail	Professional	Eligible Counterparty
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Risk Rating¹⁰

Risk Capacity¹¹

Investment Strategy¹²

Reporting: Group to another portfolio	Yes	No
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If yes, provide portfolio number(s)

⁶ The Investment Manager is the person who makes the investment decisions

⁷ The Relationship Manager is the person who has the relationship with your Investor

⁸ The Account Manager is the person who has day-to-day responsibility for the account

⁹ This relates to the relationship between you, the Financial Intermediary and the Investor

¹⁰ The Investor's desired level of risk

¹¹ The Investor's capacity for risk (this may be the same as their desired level of risk)

¹² The Investment Strategy of the Investor



Section V – Tax Information

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.

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Tax Status	Investor One	Investor Two
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In which jurisdiction(s) are you resident for tax purposes? Tax residency usually means the jurisdiction(s) in which you have 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. social security, national insurance, personal identification or a resident registration number

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

Form W-8BEN (If applicable, to be completed for ALL Product Wrappers)

A Form W-8BEN is to be completed and signed by the Investor who is a non-US person. Credo is required to lodge this form with the US IRS should there be any dealing in US securities and/or any security which has US sourced income.

To obtain a Form W-8BEN, refer to the US IRS website (<https://www.irs.gov/pub/irs-pdf/fw8bene.pdf>). Refer to IRS website (www.irs.gov) should you require assistance with completing the form.

Will a W-8BEN form be required?	Yes	No
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Section VI – Reporting and Communication

MyCredo Pro

You confirm that each Investor consents to you receiving online login and password details as well as statements and similar administrative data on each Investor's behalf, and Credo will provide such information to you on the understanding that it will subsequently be made available to each Investor (or such other third party as notified by the Investor to you) by you (the responsibility of which shall be yours and not Credo's). Credo has a regulatory obligation to provide clients with certain information and you confirm that each Investor consents to Credo delivering this to you, acting as agent, rather than to each Investor directly.

MyCredo Invest

MyCredo Invest, the white-labelled Investor Portal, provides online access to the Investor(s).

Do you want to provide online access for the Investor? (We require the Investor's email address in Section I)

Yes

No

What type of access?

View Only

View & Trade

Please provide mobile number for security access to MyCredo Invest

Please provide account numbers for linking for MyCredo Invest access

Contract Notes

Do you wish for the Investor to automatically receive a duplicate contract note via email or the Investors' Portal each time Credo trades on their behalf? (if investor portal access granted this will be default, otherwise they will be sent via email)

Yes

No

If yes, please select preferred method

Email

MyCredo Invest

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Statement

Indicate whether you require a UK CGIX

Yes

No

CGT report (only available for a UK tax resident)

(Note a charge will be incurred)

Indicate whether you require a Consolidated

Yes

No

Tax Certificate (only available for a UK tax residence)

(no charge)

If “Yes” for CGIX CGT report, please
confirm account for fee to be taken

This Account
Account No.

Other Account

Please confirm tax year end date

Please print name of tax report contact,
if different to investor

Section VII – Authorisation and Consent

Authority to Issue Instructions

You confirm that each Investor:

- has granted authority to you to open this account on behalf of the Investor(s) and to give Credo trading instructions on this account, pursuant to a mandate between the Investor(s) and you under the terms of which you have been granted full authority to Credo in relation to the Investor's assets. The individuals who are listed on your Authorised Signatory List from time to time will be entitled to act on your behalf in relation to this account.
- has granted authority to you to give Credo instructions to make payments and transfer assets from this account to an account in the name of the Investor(s) and in the event that you instruct Credo to make a payment or to transfer assets from this account to a person or account that is not in the name of the Investor or to change any of the static data that we hold for the Investor(s), including contact details and bank account details, you confirm that you have:
 - received a written instruction from the Investor(s) instructing you to do so; and
 - you have verified the request.

You confirm that you hold all necessary documentation supporting the relevant instructions to Credo.

You acknowledge that:

- Credo shall not be obliged to make any payments or transfers to a person or account that is not in the name of the Investor(s); and
- each Investor is aware that he / she retains responsibility for any instruction given by you to Credo.

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Section VIII – Declarations and Signatures

You confirm, to the best of your knowledge, the details provided in this application is correct. You acknowledge that while certain Investor information in this application may have been completed by the Investor(s); you have authority from them pursuant to your agreement with the Investor(s).

Authorised Signatory (Print name),
for and on behalf of Financial Intermediary

Signature

Date

Authorised Signatory (Print name),
for and on behalf of Financial Intermediary

Signature

Date