

Portal ISA

Application form Application under the Portal

Countrywide Assured is the provider of the Portal referred to as "Portal" throughout this application form. CASFS Ltd ("CASFS") is the ISA Manager and Administrator of the Portal ISA and in this application, 'we', 'us' means CASFS.

Where we refer to Countrywide Assured plc ("Countrywide Assured") in this document, this includes CASFS Ltd ("CASFS") where appropriate.

Section 1. Personal details

If you have received a personal illustration relating to this application, please enter the number shown at the bottom of that illustration:

Title (Mr/Mrs/Miss/Ms/other)

Surname

Forename(s) (in full)

Date of birth

Male

Female

Place of birth: City/Town

Country

Permanent Residential Address*

Postcode

Telephone

Email address

* Please note, we cannot accept a 'care of' address, business address or PO Box number.

I confirm that I am able to access the internet and agree to view/download copies of the Key Features Document and the Terms and Conditions from the website (www.countrywideassured.co.uk).

If this is not the case I indicate so by ticking this box and request that copies be sent to me.

National Insurance number

(you should be able to find your NI number on a payslip, form P45 or P60, a letter from HM Revenue & Customs, or a letter from the Department for Work and Pensions (DWP))

Section 2. Subscriptions

Please state the tax year for which the ISA is to be established:

20 /20

(Please note your ISA will be established for each subsequent tax year until further notice provided you continue to subscribe on at least an annual basis).

You must not exceed the annual ISA limit in any tax year. The ISA limit for the 2023/24 tax year is £20,000. The limits include any amounts you pay to a cash ISA, a Lifetime ISA and innovative finance ISA with another ISA manager.

Subscriptions from your Portal GIA

If your ISA subscription is being made each year by transferring money from your Portal General Investment Account (GIA),

(please tick)

The amount of your ISA subscription should be completed in Section 4 of your GIA Application Form - 'Transfer to your Portal ISA'. This will apply from the next tax year.

You can now proceed to Section 3

Subscriptions from your own account

If you are not subscribing via a transfer from your Portal GIA please complete the relevant section(s) below:

Single amount paid

£

Please note that we can only accept payments from you and not from other third party accounts.

Important: Any Initial Adviser Fees you agree to pay to your Financial Adviser, as detailed in Section 9 of this application will be deducted from the amount paid before the remaining balance ("the subscription") is invested in your ISA, and such fees will not count towards the annual ISA limit. For example, if during the 2023/24 tax year you wish to subscribe the maximum amount of £20,000 and have agreed an initial adviser fee of £200, you may pay £20,200 to us. The figure of £20,200 will be put in the Single amount paid box above. We will then pay £200 to your Financial Adviser and apply £20,000 to your ISA.

Please make any cheques payable to 'CASFS Ltd Client Account' or for an electronic transfer please instruct your bank/building society to send the payment to:

Account Name: CASFS Ltd Client Account

Sort Code: 20-13-42

Account Number: 70514543

Bank: Barclays

For Bank or Building Society cheques, please ask for the Bank/Building Society to print your name on the cheque to confirm the source of funds.

Regular Subscription

£

or

Regular subscription of maximum permitted in each tax year

(please tick)

Important: Any Initial Adviser Fees you agree to pay to your Financial Adviser as detailed in Section 9 of this application, will be deducted from the regular subscription where applicable once it has been invested in the ISA. In these circumstances, the Initial Adviser Fee will count towards the annual ISA limit.

Frequency of regular payments:

monthly

quarterly

half-yearly

annually

Please select the date you would like your direct debit to collect on:

(1st to 28th)

Please note that if no date is specified, we will collect on the anniversary of the commencement date.

Regular subscriptions received up to and including the next 5th April will be applied to the ISA established for the current tax year. Subscriptions will continue to be collected for each subsequent tax year until we are advised otherwise.

Please complete the Direct Debit Instruction at the end of this application.

Section 3. Transfer details

Do you have an existing ISA with another ISA manager that you wish to transfer to us?

Yes No

If you have answered yes, please complete the transfer authority at the back of this application. If you wish to make more than one transfer, please print off a copy for each individual transfer.

Will the transfer payment be comprised entirely of cash?

Yes No

Where assets are being transferred in-specie and we do not offer the current share class for one or more of the assets, would you like us to arrange to convert the asset/s to share class we do offer, prior to the transfer?

Yes No

Where assets are being transferred in-specie and we offer a discounted share class for incoming assets, would you like us to convert the assets to our discounted share class?

Yes No

For further information about in-specie transfers please refer to the In-specie transfer guide which can be found on our website www.countrywideassured.co.uk.

IMPORTANT: All assets to be transferred in-specie need to be checked to determine that the assets can be transferred and we can hold the assets. If these checks have not been done, please call 03330 155 600 before proceeding

Section 4 does not need to be completed if assets are being transferred in-specie.

Section 4. Investment options

Please select one of the following investment options:

Model Portfolio Service Go to Option One below

or

Select Fund Service Go to Option Two below

Please note that irrespective of your investment choice, an appropriate amount of your investment will be held in a cash facility at any one time for the purposes of paying any due charges, Adviser Fees and withdrawals.

Option One: Model Portfolio Service

Model Portfolio Name

Appointed Portfolio Manager

Please note that under the Model Portfolio Service, 100% of your ISA will be subject to this service. You may not request that the Model Portfolio Service should apply to only a part of your ISA.

Your Declaration regarding the Model Portfolio Service:

I declare that:

- My Financial Adviser as identified in this application form, has recommended to me that my ISA be invested in the selected Model Portfolio and the above Portfolio Manager has been appointed on my behalf to manage the Model Portfolio on a discretionary basis;
- I accept such recommendation and such appointment;
- I authorise you to act on notice from my Financial Adviser to switch from one Model Portfolio to another Model Portfolio that may apply to me from time to time;
- I accept that as long as the Model Portfolio Service applies to my ISA, all investment decisions and instructions regarding the assets that may be allocated to my ISA, such as the type, range or diversification of assets and the appropriate proportions of such assets will be made and issued exclusively by the above Portfolio Manager;
- I accept that as long as the Model Portfolio Service applies to my ISA, I will not be allowed to instruct you to switch between assets as may be allowed under the terms and conditions of my ISA, nor may I choose alternative assets to be allocated to my ISA.

Option Two: Select Fund Service

Only complete this section if you have **not** selected the Model Portfolio Service. Please select from the funds that are available through the Portal. For more details, please see our website.

Fund name	Accumulation or income shares	Investment %
<input type="text"/>	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %
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<input type="text"/>	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %
Total		<input type="text"/> 100%

Note: You should ensure you have received the most up to date Key Investor Information Document (KIID) in respect of your chosen funds where available.

The KIID is produced by the fund manager and where available can be obtained from your Financial Adviser.

Section 5. Regular withdrawals

Complete this section only if you wish to take regular withdrawals from your ISA. Your regular withdrawals will be taken proportionally across all assets in which you are invested at any time. There are three types of withdrawals: income sweep, fixed withdrawals and percentage withdrawals.

Please select one option and complete the details for the type of withdrawals you require

1. Income Sweep: (i.e. distribution of all income generated by the assets) please tick

The income will be paid at the end of each frequency period selected subject to the amount available meeting the minimum payment amount stated below. If no frequency is selected income will be paid monthly subject to the minimum payment amount.

Please note that not all investments produce an income. Please discuss with your Financial Adviser.

or
2. Fixed withdrawal amount of: £ per annum

or
3. Withdrawals of: (i.e. an annual % of your ISA value) % per annum

Please note that the minimum payment amount for all three options is £50.

Frequency (please complete where you have selected options 1, 2 or 3)

How often would you like the withdrawals to be paid? monthly quarterly half-yearly yearly

Where you select Quarterly income this will be distributed at the end of March, June, September and December. Half-yearly will be distributed at the end of June and December. Annual income distribution will be at the end of December.

In which month you wish the withdrawals to commence:

Payment date (only to be completed where options 2 or 3 selected)

Please select on which day of the month you wish the withdrawals to be paid:

6th 14th 21st 28th

To enable your withdrawals to be paid, please provide your bank/building society details below

Name of bank/building society

Address

Account/roll number

Postcode

Sort code

Name(s) of account holder(s)

Section 6. Power of Attorney

Where there is a Power of Attorney please complete this section. If there are additional attorneys please provide full details on a separate sheet and attach to the application form.

We will require: completion of the details below, the original Power of Attorney, or a copy certified as a true copy and verification of identity for each attorney.

Title (Mr/Mrs/Miss/Ms/other)

Surname

Forename(s) (in full)

Date of birth

Male

Female

Full postal Address

Postcode

Please note that the only circumstances in which we can accept an ISA application made by an attorney are in cases of:

- mental disorder or incapacity, or
- physical disability, illness or old age.

Section 7. Client money arrangements

Money received by CASFS for your ISA will be deposited no later than the next business day after receipt. It will be deposited with our bankers, currently Barclays Bank Plc, in a designated client money account in CASFS' name. Please note you will not receive interest on money held by us prior to establishing your ISA.

Please refer to the Portal Key Features document for more detail.

Section 8. Data Protection

In the course of providing our products and services we will receive information from and about you. Countrywide Assured and CASFS are each regarded as a data controller within the meaning of the applicable data protection laws including, but not limited to, the General Data Protection Regulation (Regulation EU 2016/679) which means we are responsible for deciding how we hold and use your personal data. We summarise the key aspects of our privacy statement below however please see our Privacy Statement which is available from us, your Adviser, and via our website www.countrywideassured.co.uk.

If you would like a written copy please write to Data Protection, Countrywide Assured, One Temple Quay, 1 Temple Back East, Bristol, BS1 6DZ, or you can also contact us by email at enq@countrywide-assured.co.uk, or by telephone on 03330 155 600, Monday to Friday between 9am to 5pm (excluding Bank Holidays).

It is important that you understand how we use your personal data before you decide to contract with us.

Our Privacy Statement explains how we will use your personal data, which will usually be:

- to perform the contract we have entered into with you;
- to comply with a legal obligation;
- where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests;
- where we have obtained your explicit written consent to do so.

The Privacy Statement also explains:

- the kind of personal data we may hold about you, including sensitive (or 'special') personal data such as health information, if applicable;
- how we may collect your personal data, including where we may receive it from third parties;
- when and why might we share your personal data with third parties including third party service providers, other Chesnara group companies and regulatory authorities;
- the conditions under which we transfer personal data outside the EEA to ensure the ongoing security of your personal data;
- how long we will retain your information for, or the criteria we apply to determine any retention periods; and
- your rights in connection with personal data, including your right to complain.

Confirmation

By entering into this arrangement with us you acknowledge you have received and read the Privacy Statement and if you provide personal data (including sensitive personal data) about someone else, you confirm you are entitled to do so.

Marketing Consent

We take your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us.

However, from time to time we would like to send you market updates and investment news by post and/or email. If you consent to us contacting you for this purpose please tick to say how you would like us to contact you:

Post **Email** **Both**

If you have consented to receive marketing updates and investment news above, please also let us know if you would like to receive similar communications from other Chesnara group companies, as listed in Section 16 of the Privacy Statement:

You may withdraw your consent at any time by contacting enq@countrywide-assured.co.uk.

If you need further information, please write to Client Services, Countrywide Assured, One Temple Quay, 1 Temple Back East, Bristol, BS1 6DZ.

Section 9. Adviser Fees instruction

This section needs to be completed if payment of Adviser Fees is to be facilitated from the ISA.

Initial Adviser Fee

The Initial Adviser Fee payable to the Financial Adviser may be facilitated from:

- Single subscriptions/transfers, and/or
- Regular subscriptions.

(a) Initial Adviser Fee to be facilitated from single subscriptions or transfers:

Amount

or % of single subscription/transfer %

Any Initial Adviser Fee will be deducted from the single subscription before it is invested in the ISA. This Initial Adviser Fee will not count towards the annual ISA limit.

(b) Initial Adviser Fee to be facilitated from regular subscriptions:

Amount of each regular subscription (maximum 50%), to be paid in instalments, resulting in a total Initial Adviser Fee of

This will be facilitated in line with the frequency of the subscriptions paid:

- Monthly, there will be a maximum of 24 Adviser Fees.
- Quarterly, there will be a maximum of 8 Adviser Fees.
- Half Yearly, there will be a maximum of 4 Adviser Fees.
- Annually, there will be a maximum of 2 Adviser Fees.

Notes:

- Initial Adviser Fees are linked to a specific number of subscriptions and the actual timespan will continue for as long as it takes the client to pay those subscriptions.
- If a subscription is subsequently refunded or is not honoured, the Initial Adviser Fee will be recovered.

Ongoing Adviser Fee

Ongoing Adviser Fees will be calculated as a percentage of the fund value as determined in the Terms and Conditions. Please indicate the fee percentage agreed below:

% per annum Payment frequency: Monthly Quarterly

(paid according to the frequency selected)

Applicant's Declaration and Authority to pay Adviser Fees

I authorise Countrywide Assured to pay the Adviser Fees detailed above to my Financial Adviser whose details are provided in Section 11.

I confirm that:

- I have discussed with my Financial Adviser and understood the Adviser Fees that will be paid and the effect these will have on my ISA.
- I have received a key features document and illustration relating to this application.

I understand that:

- if any further Adviser Fees are to be paid I will be required to authorise these before they are paid from my ISA or any other product with Countrywide Assured;
 - any Initial Adviser Fees will be paid in accordance with the instruction set out in this Section;
 - any Ongoing Adviser Fees paid over a period of time will be calculated as an annual percentage of the fund value at each calendar month end or calendar quarter end, divided according to the payment frequency selected;
 - I may instruct Countrywide Assured in writing to cease payment of Ongoing Adviser Fees at any time provided they receive not less than 5 working days' notice before the payment is due;
 - if I pay and subsequently cancel a single subscription/transfer to my ISA, the amount to be refunded to me will be net of the Initial Adviser Fee agreed above;
 - If I wish to vary the amount of Adviser Fees to be paid from my ISA, I must give Countrywide Assured prior written notice not less than 5 working days before any payment due date and any subsequent variations will only be allowed at the frequency permitted from time to time;
 - If I change my Financial Adviser, I must advise Countrywide Assured in writing and that any Adviser Fees being paid to the Financial Adviser whose details are provided in Section 11 will normally cease. If Initial Adviser Fees are being facilitated from regular subscriptions these Adviser Fees will continue to be paid to the original Financial Adviser unless I notify Countrywide Assured in writing that such payments should cease; and
 - It is my responsibility to pay Adviser Fees I have agreed with my Financial Adviser and this responsibility remains with me if I cancel or vary the instruction to facilitate payment of Adviser Fees from my ISA.
-
- I acknowledge that it will be my responsibility to recover any payments made to my Financial Adviser before any instruction to cease payment takes effect.

Section 10. Declaration

I declare that where I am applying to subscribe to a Stocks and Shares ISA (Portal ISA):

- it will be for the tax year stated in Section 2 and each subsequent tax year until further notice;
- all subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA, a stocks and shares ISA, a Lifetime ISA and an innovative finance ISA in the same tax year;
- 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 am resident in the UK for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employee serving overseas), are treated as being performed in the UK, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform CASFS if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise the ISA manager, CASFS:

- to appoint Hubwise Securities Ltd on my behalf as Custodian of my ISA investments or such other custodian as CASFS may nominate from time to time, and to communicate all instructions to the Custodian as necessary for the purposes of my ISA investments;
- to hold my cash subscriptions (or transfer monies if applicable), interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and
- to make on my behalf any claims to relief from tax in respect of ISA investments.

I understand that:

- I am applying for an ISA under the terms of the Portal.
- A charge (referred to as the product fee) will be levied for the ISA. A charge for the Portal (referred to as a portal fee) may be applied at the discretion of CASFS but subject to prior written notice to me.
- CASFS can only provide services to me and make the Portal available if I have appointed a Financial Adviser.
- My Financial Adviser must be registered with CASFS and accept your Terms of Business for Intermediaries in order to operate the Portal on my behalf.
- If I wish to change my Financial Adviser I must do so by advising you in writing. I must provide details of my new Financial Adviser and CASFS will let me know if they are able to deal with my new Financial Adviser as soon as they can. If my new Financial Adviser is not acceptable to CASFS or if I am unable to appoint a new Financial Adviser, I will have to leave the Portal and make alternative arrangements for my ISA.
- Because of the way in which the Portal is structured I may only appoint one Financial Adviser to act on my behalf in respect of the Portal.
- During any periods that I use the services and/or hold cash and/or Assets through the Portal without a Financial Adviser as mentioned above, I will not be able to buy or sell any Assets. I understand that any instructions received by you during this period will not be processed and will be returned to me. I do however acknowledge that CASFS reserve the right to action any such instructions at their discretion.
- If I have chosen the Model Portfolio Service as an investment option, I affirm each of the declarations made in respect of the Model Portfolio Services as stated in the relevant section above of this application form.

I confirm that:

- I understand that taxation law can change and that CASFS can provide no guarantee as to the taxation treatment of ISAs in the future and that future tax changes may be retrospective.
- I have accessed a Key Features document and illustration and have read and understood its contents.
- I have read and agree to the client money arrangements described in Section 7.
- In applying for this ISA, I am acting on the advice of a regulated adviser and not relying on any advice from CASFS or any of its employees or representatives.
- I agree to the Portal and the ISA terms and conditions.
- I declare that this application form has been completed to the best of my knowledge and belief and where any answers are not completed by me I have read them over and confirm that they are correct and I agree that this application shall form the basis of the contract.
- Where I have agreed that Adviser Fees are to be facilitated from my ISA, as set out in Section 9 of this application, I acknowledge and agree the Declaration and Authority stated in that section.

Please sign the application form.

Applicant's signature (or person legally appointed or authorised to act on behalf of the applicant):

Date

A copy of your completed application form is available on request.

An application and declaration may be signed by a person legally appointed or authorised to act on behalf of the applicant only if the applicant is:

(please tick which is applicable)

incapable by reason of mental disorder of managing and administering his/her property or affairs; or

suffering from a physical disability, illness or old age by reason of which he/she has difficulty executing documents in respect of the management and administration of his/her property and affairs.

The person signing declares that, to the best of his/her knowledge and belief, all the information provided in Section 1 is accurate and complete, all other information given and statements made in the application are correct and complete, and all of the declarations made in the application are correct, and undertakes the obligations falling to the applicant. I understand that I may be required to provide further information relating to my status in completing this application. I confirm I am authorised to provide the information in this form. I further confirm I have read the Privacy Statement which explains how personal data will be processed.

Section 11. Financial Adviser's declaration

A. Where Adviser Fees are being facilitated from the ISA, I confirm that:

- I have discussed and agreed the Adviser Fees detailed in Section 9 with the applicant;
- I have provided the applicant with a key features document and illustration in relation to this application and the Privacy Statement;
- I have read and understood the Guide to Adviser Charging for Financial Advisers.

B. I confirm that:

- In recommending the Portal my client fully understands and accepts that this service can only be operated by me, the appointed Financial Adviser, and that my instructions in relation to the Portal and/or the ISA are binding upon my client.
- I acknowledge and accept Countrywide Assured's current Terms of Business.
- The advice in connection with this application has been provided on the following basis (please tick the relevant box): Advised or Non-advised

'Advised' is where advice has been given in relation to the application.
'Non-advised' is where no advice has been given i.e. execution only basis.

C. Confirmation of verification of identity for private individual(s)

Before you complete this section please read the Important Notes.

By completing this section we will assume your consent has been given for us to rely on your verification of identity obtained. If you do not consent to this, please inform us immediately and do not complete the details of the individual.

Details of Individual

Full name of client

Date of birth

Address

Postcode

Previous address if individual has changed address in the last three months

Postcode

- I have verified the identity of the client in line with the UK Money Laundering regulations.
- The information in this form was obtained by me in relation to the client.
- The evidence I have obtained to verify the identity of the client meets the standard evidence set out within the current guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group (JMLSG).
- I confirm that I hold the appropriate documentary evidence to support the identification of the client and that Countrywide Assured retain the right to request sight of the underlying evidence.

Signature Date

Name

Firm reference number

Position

Name of regulated firm

Address

Postcode

Contact number

Email

Countrywide Assured agency number

Important notes:

For the verification of any third party payers or attorneys please use the standard 'Confirmation of Verification of Identity' forms provided within the JMLSG Part 1 Guidance.

This form cannot be used to verify the identity of any client who falls into one of the following categories:

- Those exempt from verification as being a current client of the introducing firm before the introduction of the requirement for such verification.
- Those whose identity has not been verified by virtue of the application of a permitted exemption under the UK Money Laundering Regulations.
- Those whose identity has been verified using the source of funds as evidence.

Where the application is being made on behalf of an individual who cannot make the application him/herself because of incapacity, an Identity Verification Certificate is required for both the attorney/guardian and also the person on whose behalf the attorney/guardian is acting and, if different, for the person making the investment.

Section 12. Direct Debit instructions

Please fill in the enclosed Direct Debit Instruction and return to Countrywide Assured. Please retain the Direct Debit Guarantee.

Countrywide Assured plc. Registered in England and Wales: No. 2261746 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. CASFS Ltd Registered in England and Wales 2354894 is authorised and regulated by the Financial Conduct Authority. Countrywide Assured plc and CASFS Ltd are subsidiaries of Chesnara plc. Registered UK office: 2nd Floor, Building Four, West Strand Business Park, West Strand Road, Preston, PR1 8UY.

enq@countrywide-assured.co.uk

countrywideassured.co.uk

Transfer Authority

Estimated transfer value

Any Initial Adviser Fees you agree to pay to your Financial Adviser, as detailed in Section 9 of this application, will be deducted before the transfer value is applied to your ISA.

Please complete this form but do not detach it. We will forward it to your existing ISA manager. If you wish to make more than one transfer, please copy this section for each individual transfer.

Your existing ISA details:

ISA manager's name

Address

Postcode

Account or reference number(s) of the ISA(s) you wish to transfer

Please state what you wish to transfer by ticking the appropriate box or boxes:

The whole of my:

Stocks and Shares ISA

Cash ISA

Innovative Finance ISA

Note:

By completing this Transfer authority you are agreeing to transfer the entire existing ISA which may be comprised of subscriptions paid in the current tax year, previous tax years or both current and previous tax years.

Please sign the authority below:

I consent to you as my existing ISA manager giving CASFS full details of my ISA(s).

I authorise you to sell my ISA investments on receipt of this form to the extent necessary to make the transfer and to send the proceeds (including uninvested cash that applied to the ISA(s) I am transferring) to CASFS.

I request that you transfer any payments, dividends, and any other rights subsequently received in respect of the ISA(s) I am transferring to CASFS.

Full name

Signature:

Date