

Junior Individual Savings Account ("Platform JISA")

Key features





Please read this document carefully

The Financial Conduct Authority is the independent financial services regulator. It requires us to give you this important information to help you decide whether the Platform Junior Individual Savings Account ("Platform JISA") is right for you. You should read this document carefully so you understand what you are buying and then keep it safe for future reference.

The purpose of this Key Features Document is to provide you with a clear understanding of the Platform and the information you need to help you make a decision about the Platform JISA.

To help ensure you make the right decision for your circumstances please read this Key Features Document in conjunction with your personalised Key Features Illustration, Key Investor Information Documents (KIIDs), Schedule of Charges and the Platform Terms and Conditions.

If you are unsure about any of the information provided, or have any questions, please speak with your financial adviser who will be able to help you.

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

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Overview

The Platform makes life less complicated. It is a secure online account that brings your child's investments together in one location making it easier for you and your financial adviser to review the performance of those investments. Having all your child's investments in one convenient location enables you to see how the portfolio is performing as a whole, as well as the performance of individual investments.

The Platform is brought to you by Countrywide Assured however Hubwise Securities Limited (Hubwise) provides certain platform administration functions, including trading, settlement, custody and other associated facilities for investing in funds from a range of different providers. Hubwise is the provider of the Platform JISA. You will therefore be a client of both Countrywide Assured and Hubwise.

Countrywide Assured is authorised and regulated by the Financial Conduct Authority with number 141916. Hubwise is authorised and regulated by the Financial Conduct Authority with number 502619.

Neither Countrywide Assured nor Hubwise provide financial advice. We are not able to make any recommendations about the services or the products and assets that are available through the Platform. We make available and provide the appropriate systems, processes and infrastructure to help give effect to the investment decisions you make with the help of your financial adviser.

The Platform JISA is a stock and shares JISA.

Aims

- To enable you, and others with an interest in your child's financial future, to make contributions into to a tax efficient investment for your child's benefit.
- To provide a wide range of investment options.
- To provide an opportunity for capital growth and income over the medium to long term.
- To make the proceeds of the investments available to your child at 18 free of income tax and capital gains tax under current ISA rules.

Your commitment

Before you commit to making an additional subscription to the Platform JISA you should satisfy yourself that you understand the features, benefits and risks of this product, so you can decide whether it is likely to meet your child's needs and your expectations.

The JISA will be in the child's name with the parent who opened and is responsible for managing the account being the "registered contact". The registered contact is the only person who can change the account e.g. change the account provider and report changes of circumstances. As the registered contact for the account you are obliged to tell the Platform, via your financial adviser about any changes to your contact details, country of residence or citizenship as soon as possible after any changes.

You can make contributions to your child's account using a lump sum, paying in regular amounts, or a combination of the two. Others with an interest in your child's financial future may also make contributions.

You need to choose the investments in which to invest the money. Your financial adviser will be able to help you with this and where required will provide you with a Key Investor Information Document (KIID) for your chosen funds. To ensure that the Platform JISA and your chosen investments continue to meet your requirements, you should monitor their performance regularly, and make whatever necessary changes so to ensure your investment objectives are maintained. Your financial adviser will be able to help with this.

Subscriptions must not exceed the maximum annual allowance and it is only possible to open and subscribe to one stocks and share JISA per tax year. Regulations prevent you from opening a new JISA with a different

provider for each tax year. If you wish to use a new provider you will need to transfer your child's existing JISA to them in full before making any further investments.

Once the account is opened it will remain in place until the child is 18 at which time the money in the account can only be withdrawn by the child and the account automatically becomes a stocks & shares adult ISA.

Before you commit to making an additional subscription to the Platform JISA you should satisfy yourself that you understand the features and risks of the Platform and the Platform JISA, so you can decide whether it is likely to meet your needs and expectations. Your financial adviser will be able to help with this.

You will need to comply with the minimum level of investment required as set out in this Key Features Document.

You must provide accurate and complete information when applying for a Platform JISA. You are obliged to tell your financial adviser about any changes to your contact details, country of residence or citizenship as soon as possible after any change.

Risks

The value of assets held within the Platform JISA may go down

It is important to understand that the value of the Platform JISA and the returns you expect to receive depend entirely upon the performance of the underlying assets selected via the investment option you have chosen as agreed with your financial adviser. The value of those assets can fall as well as rise and you may not get back your original investment. Your capital is at risk.

Past performance is not a guide to the returns you may receive in the future.

What you get back is not guaranteed and may be less than forecast in the illustration:

- if you do not make the subscriptions assumed in the illustration;
- if the investment performance is lower than assumed in the illustration.

Impact of charges and expenses

Fees and charges will have an impact on the value of the Platform JISA. These charges may vary over time and you should be aware that any increase in these charges would have an adverse impact on the Platform JISA. Fees and charges applicable to your Platform JISA are explained in the Platform Terms and Conditions and are set out in the illustration and the Schedule of Charges, which your financial adviser is responsible for providing you with.

Transferring existing investments to the Platform

You can transfer an existing JISA to the Platform JISA. The existing investments will need to be sold and the proceeds from the sales transferred as cash for you to invest. There is no loss of tax benefits when doing this however please be aware that:

- You may lose out on income or investment growth while the money is not invested during the transfer period.
- Initial charges may apply when new funds are purchased through the Platform.

You should note that if a JISA is to be transferred to another JISA of the same type, stocks and shares for example, the whole JISA

must be transferred. A partial transfer will not be permitted due to the restriction on not having more than one JISA of the same type.

Tax treatment is subject to change and interpretation

The tax treatment of the Platform JISA is subject to change at any time and any tax benefits associated with the Platform JISA will depend on your personal circumstances and therefore may not always be sustainable. Our interpretation of relevant tax legislation and guidance and any changes made is subjective. We are not tax experts or tax advisers. Please consult with your financial adviser and/or professional tax adviser for a full understanding of the taxation of your investments and savings.

Processing investment instructions

The price paid for assets to be held in the Platform JISA may rise or fall in the period between us receiving your instruction through your financial adviser and the time the instruction is processed. There may be situations where you are in an advantageous position as a consequence of this although there may be situations where you may be at a disadvantage.

Exercising our right to liquidate

If insufficient cash is held we may exercise our right to sell some or all of the assets held within the Platform JISA to meet charges and fees. This may occur at a disadvantageous time in terms of price.

The effect of foreign exchange rates

If assets are held which are not denominated in sterling, the value of those investments will be affected by movements in the foreign currency exchange rates as well as movements in the value of the underlying investments.

Withdrawals

Once money has been paid into the Platform JISA it is locked in. Normally, withdrawals are not permitted until the child is 18 years of age. Any payment made to the Junior ISA cannot be returned to the donor.

The only exceptions to the rules on withdrawals are:-

- Where the registered contact notifies HMRC, using the “terminal illness access form”, that the child has a terminal illness.

(‘Terminally ill’ means that the child has a disease or illness, that is going to get worse, as a consequence life expectancy is no more than six months); and

- If the child dies, any money in the Platform JISA will be paid to whoever inherits their estate which is usually one of the child’s parents but could be their husband or wife if they were over 16 and married. The registered contact does not have to notify HMRC but will need to contact the provider who will need proof (death certificate) so that they can close the child’s JISA.

Availability of the Platform is dependent on the appointment of a Financial Adviser

The availability of the Platform and the management of the assets within the Platform JISA are dependent on the continued appointment of your financial adviser. If you do not have a financial adviser then you will not be able to invest in assets held within the Platform JISA. This means that you will not be able to make changes to the composition of the assets held within the Platform JISA in response to market conditions which could hinder growth and/or result in capital losses.

If you change your mind

If you exercise your right to cancel any additional subscription you may find that the value of the investment falls between the date of investment and the date of cancellation and that you may receive back less than you paid in.

Questions and answers

What is a Junior ISA?

A Junior Individual Savings Account (JISA) is a tax-efficient savings account for children which can hold various types of investments.

Who provides the Platform JISA?

Hubwise is the Platform JISA manager.

What types of JISAs are there?

There are two types of JISA:

- A Stocks & Shares JISA
- A Cash JISA.

You can save the full annual allowance, which can be split as desired between a Cash JISA and a Stocks and Shares JISA, though each child can only hold one JISA of each type at any time.

The Platform only offers a Stocks & Shares JISA.

What is the definition of parental responsibility?

Parental responsibility includes:

- the child’s natural parent
- a person who has legally adopted the child
- a person who has been granted parental responsibility (Guardian) by the courts
- a Local Authority that has parental responsibility for a child in its care or,
- The Share Foundation

Who can contribute?

Anyone, friend or family, is able to make contributions up to the annual limit. Contributions from third parties should be made to the registered contact and then applied to the account. Decisions on where and when to invest JISA contributions are the responsibility of the individual with parental responsibilities who is the registered contact for the account.

What is the minimum investment?

Minimum Lump Sum: £500

Minimum Regular Contributions: £25 per month / £125 per quarter / £250 per half year / £500 per annum

How much can be paid into a Platform JISA?

There are strict limits on how much can be invested in a JISA each tax year (6 April to 5 April the following year). For the tax year 2023/2024 the annual allowance is £9,000.

What can I invest in?

The investment options available under the Platform are as follows:

Sanlam Investments Solutions Fund Range

The Sanlam Investments Solutions Fund Range is a range of risk targeted funds managed by atomos and Sanlam Investments, whose capabilities combine the freedom and expertise to invest across a wide spectrum of asset classes, markets and instruments, offering access to a wide universe of opportunities.

Model Portfolios

The model portfolio service comprises a range of Active, Indexed and Socially Responsible (SRI) model portfolios managed by atomos, and is brought to you by your financial adviser, the discretionary manager which is currently Atomos Investments Limited trading as "atomos", Countrywide Assured, and Hubwise as the Platform JISA provider. This service enables the discretionary manager to select, buy and sell the assets in which the Platform JISA is invested without prior reference to you.

If this service is appropriate for you, your financial adviser will consider a range of model portfolios and recommend one or more model portfolios depending upon their assessment of your risk profile. Once selected, the Platform JISA shall be invested in the model portfolio. The assets making up the model portfolio will be selected and managed by the discretionary manager in accordance with the restrictions of the model portfolio you have chosen.

You can, at any time, agree with your financial adviser to change a model portfolio applied to the Platform JISA to another from the available range. Changing a model portfolio would mean a change in risk profile. Your financial adviser will be able to advise you on whether such a change will be suitable for you.

As the model portfolio service is brought to you by your financial adviser, you should note the model portfolio service shall cease should you decide to terminate your financial adviser's appointment. If this happens we will request you to appoint a new financial adviser as soon as possible.

Third Party Funds

You may invest in one or more of the third party managed funds available under the Platform. The Platform will take instructions from your financial adviser (acting as agent on your behalf) and will place orders with the relevant asset provider to buy and/or sell shares in the funds based on those instructions, in accordance with the dealing provisions in the Platform Terms and Conditions.

Can a Platform JISA be held jointly?

No, a Platform JISA can only be opened for a single child who is under the age of 18, it cannot be held jointly.

What happens when the child turns 16?

When the child reaches 16 they can apply for an adult cash ISA which they can contribute to in addition to any subscriptions made to their JISA up to the maximum entitlement for each respective account in that tax year.

The child can also become the 'registered contact' for the Platform JISA without the existing registered contacts permission. They cannot however withdraw any money from the Platform JISA until they are 18 years of age.

What happens to the child's Platform JISA when they turn 18?

When the child turns 18 they will become the registered contact of the account and will have access to the savings. Any savings not withdrawn will remain within the account. At this time the specific rules governing the Platform JISA will fall away and the account will mature and automatically convert into a Platform ISA where the child will be entitled to the benefits.

What is the tax treatment of the Platform JISA?

All income and growth generated by investments held within the Platform JISA are free of personal UK income and capital gains tax. Tax treatment depends on the individual circumstances of each investor and may change in the future.

However, any losses made in a Platform JISA cannot be offset against capital gains elsewhere.

Please note, Platform JISAs do not offer protection from inheritance tax and gifts made by a parent or friend to a Platform JISA are treated in the same way as any other gifts they make. If the child dies, the money in the Platform JISA will form part of the named child's estate and may be liable for inheritance tax.

How can I contribute to the Platform JISA?

The registered contact can make subscriptions to the child's Platform JISA by bank transfer, cheque, debit card or direct debit. A subscriber does not need to be resident in the UK but the payment must be in sterling drawn on a UK bank account.

All subscriptions will be deemed to be a gift to the child and cannot be repaid or refunded to the subscriber at any time.

Can I withdraw money from the Platform JISA?

Normally, withdrawals are not permitted from the Platform JISA. Once money is placed into the account it cannot be withdrawn until the child turns 18 and the account becomes an "adult ISA". Withdrawals are however permitted if the child dies or is terminally ill.

Can I transfer an existing JISA to the Platform?

Yes, if you have a Platform JISA set up already. If you wish to transfer an existing JISA to the Platform please complete and sign a Stocks and Shares JISA transfer form. We will arrange for the transfer from the existing JISA provider and inform your financial adviser once the transfer has completed. The Platform does not charge you for transferring a JISA however the existing plan manager may apply exit charges. You will need to contact your current product provider to find out what the exit charges may be.

How can I transfer an existing JISA to the Platform?

The existing investments will need to be sold and the proceeds from the sales transferred as cash to invest. There is no loss of tax benefits when doing this however please be aware that:

- You may lose out on income or investment growth while the money is not invested during the transfer period.
- Initial charges may apply when new funds are purchased through the Platform JISA.

Transfers from previous tax years will not count towards the child's current tax year subscription limit. The transfer of a Cash JISA and/or a Stocks & Shares JISA into which you have subscribed in the current tax year will reduce the amount you can contribute into the Platform JISA.

Before transferring you should seek advice from your financial adviser. If you decide you would like to transfer an existing JISA across you will need to complete the JISA transfer authority form and send it to your financial adviser.

Can I transfer to another provider?

Yes. You should contact the new JISA manager who will be able to arrange for the transfer by instructing us. The investments held in your Platform JISA will be sold and the cash proceeds transferred to the new JISA provider.

How can I change the investment?

If you have chosen to invest in funds managed by atomos or Countrywide Assured, or third party funds, you may, through your financial adviser, switch funds. If you have selected the model portfolio service, atomos as the discretionary manager, at their discretion, can switch the assets you hold in the Platform JISA without reference to you. A switch is, in effect, a buy and sell transaction which will involve the movement of money from and to the relevant client account of the Platform JISA. Any switch is subject to any requirements or restrictions that are placed on the product as a matter of law or regulation.

How are investments in the Platform JISA held?

Assets and cash in the Platform JISA are beneficially owned by the child identified in the application.

When you opened your Platform JISA you authorised CASFS to appoint, on your behalf, other parties as we may select from time to time to look after your assets by providing custody, safekeeping and settlement services to you. Currently we have appointed Hubwise as custodian on your behalf. Countrywide Assured entered into an agreement with Hubwise as your agent so there is a direct relationship between you and Hubwise which is governed by the Custody Terms, contained in the Appendix to the Platform Terms and Conditions. You become legally bound by the Hubwise Custody Terms contained in the Platform Terms and Conditions.

Hubwise will be responsible for complying with the regulatory requirements relating to custody services and will treat you as a retail client, giving you the highest level of regulatory protection available. Hubwise may also use third-party custodians to administer and hold some of your assets and will exercise reasonable care and due diligence in selecting them and monitoring their performance.

Assets held in the Platform JISA shall be held in pooled accounts in the name of Hubwise's nominee or in the name of the third-party custodian's nominee company if Hubwise uses a third party custodian. This means your assets will not be available to an administrator or liquidator of Hubwise, however they will be pooled with the assets of other clients and therefore your individual entitlements may not be identifiable by separate certificates or physical documents of title. In the event of a shortfall following the default of the nominee company or that of the third-party custodian, you may not receive your full entitlement and may share losses pro rata with other clients. Please see the section 'Financial Services Compensation Scheme' for information regarding compensation limits in the event Hubwise is unable to meet its liabilities.

If assets are required to be held with a third-party custodian outside the United Kingdom you should be aware that legal and regulatory requirements in the relevant overseas jurisdiction may be different from those in the United Kingdom and there may be different practices for the separate identification of assets.

If you have a complaint in respect of the custody services please direct it to Countrywide Assured, PO Box 13493, Chelmsford, CM99 2GP. Alternatively you can direct it to the Compliance Officer at Hubwise

as follows: Hubwise Securities Limited, Waverley Court, Wiltell Road, Lichfield, Staffordshire WS14 9ET.

The custodian's charges are included in the Platform charge as set out in the Schedule of Charges and the illustration.

Can I hold cash?

Yes, cash may be held in the Platform JISA.

Cash held by Hubwise, as the custodian, will be held as client money in designated client money bank accounts in accordance with the regulator's rules. This means any money held within the accounts is recognised by the bank as belonging to clients of Hubwise, rather than Hubwise itself. You should note client money will be pooled with other client money of the bank and then distributed rateably, so any shortfall in the client bank account will be shared pro rata between all Hubwise clients.

Please refer to the section 'Financial Services Compensation Scheme' below for information regarding compensation limits in the unlikely event a bank holding your cash in a designated client money bank account defaults.

Is any interest paid on cash held in respect of the Platform JISA?

Yes, interest is paid on cash held in the Platform JISA client account and will be credited at rates received by Hubwise, calculated daily and applied half yearly in June and December. This will be paid at our normal interest rate. Hubwise will pay credit interest at a blended rate every 6 months within 10 days of the amount being calculated and 100% of the interest collected by Hubwise is paid to you on a pro rata basis based on the cash held on deposit or cash held in model portfolios. The blended rate depends on the interest paid to Hubwise from the several banks used to hold client money.

How will you keep me informed about my Platform JISA?

The Platform has been designed to make it easy for you and your financial adviser to keep track of your investments and ensure they are on course to meet your objectives.

Your financial adviser will keep you up to date with information about your investments, their performance and current value and you will receive a full statement every three months detailing every transaction since the previous statement. Your financial adviser may also provide you with online access to this information.

In addition, once made available by Hubwise on the Platform, your financial adviser will send you:

- Corporate action notifications to keep you informed of any corporate actions on investments held within the Platform JISA.

The following information will be made available to you online via the Platform:

- Contract notes every time investments are bought, sold or switched. Contract notes are not provided for regular investments.
- Annual statements providing information on the value of your investments, the transactions that have taken place on your account since you last statement, any income or dividends received and cash withdrawn.

Communications will be sent to you by post where you are unable to receive online communications.

What is the Key Investor Information Document (KIID)?

A Key Investor Information Document (KIID) is a pre-sales document which replaces the simplified prospectus. The KIID is produced by the fund manager, not the Platform and contains details of the fund in to which you are thinking of investing and includes:

- A short description of its investment objective and policy.
- A presentation of past performance scenarios.
- Costs and associated charges.
- The risk/reward profile of the investment, including guidance and warnings.

Your financial adviser is responsible for providing KIIDs to you where you are investing in the Countrywide Assured Funds or third party funds.

Where can I find out about the charges?

Full details of the platform charges can be found in the Platform Terms and Conditions and the Schedule of Charges. Your personalised Key Features Illustration provides details of the fees you have agreed with your financial adviser for their advice in managing your account and the investments, how they are taken and the effect they could have on the value of your account. If you have any questions regarding your fee and charges you should speak to your financial adviser.

You must maintain a minimum cash balance in your Platform JISA to cover transactions, fees and charges due from your Platform JISA. If there is insufficient cash Hubwise reserves the right to sell investments in your Platform JISA, normally on a proportionate basis to meet such costs. You should be aware that the sale of investments for this purpose may occur at a disadvantageous time.

How much will the advice cost?

You will agree the cost of the advice you receive with your financial adviser. We will deduct the amount on your behalf and pass it on to your financial adviser. You can see these costs in your personalised illustration.

Is my money guaranteed?

No, the value of your investments in your Platform JISA and any income generated can go down as well as up and you may not get back the original amount invested. It is important to be aware that you will lose any capital guarantees if you transfer from a Cash JISA to a Stocks & Shares JISA. Your personalised Illustration gives examples of what you might get back and the projections shown are based on a range of assumptions about future growth, none of which are guaranteed.

What happens if I my child dies?

In the event of your child's death, their legal personal representatives must provide your financial adviser with formal notice in the form of the original death certificate or a copy certified by a Solicitor or another regulated professional person.

We will hold the existing investments in the Platform JISA but will not carry out any transactions. From the date of your child's death, the JISA's tax efficient status will end and any dividends and interest received may be subject to tax and any capital gains may be subject to capital gains tax.

Can I change my mind?

You can change your mind about proceeding with making an investment. From the date we confirm that we have carried out an instruction for you such as making an investment, you have a period of 14 days to cancel the instruction or application.

Should you wish to do so please send written notification either by email to enq@countrywide-assured.co.uk or post to: Client Operations, Countrywide Assured, PO Box 13493, Chelmsford, CM99 2GP, detailing your full name and policy number. You must email or post your instruction on or before the 14th day after the day when you received the notice.

You should note that if you exercise your right to cancel, the amount which is repaid will depend on a number of factors including market conditions at the time, so you may get back less than you paid in. We will return your money but if this has already been invested by the time you tell us to cancel, we may make a deduction for any loss which arises from the sale of your investments. This may mean that you receive less than the original amount you placed with us.

We will deduct any payments that we made to your financial adviser when returning your monies following cancellation.

You should also note that if you cancel a transfer to the Platform the company you are transferring from might not be obliged to take the transfer back although you may be able to transfer to an alternative arrangement.

What happens if I want to change to another financial adviser?

It is important that you understand that we can only make the Platform available if you have appointed a financial adviser that is registered with us and has accepted Countrywide Assured Intermediary Terms of Business. If you change your financial adviser for whatever reason, pending instruction from your new financial adviser your access to the Platform will be restricted and we may suspend dealings in your Platform JISA, which may be disadvantageous to you.

Additional information

Contact details

If you need any further information about this product, please contact your financial adviser in the first instance. If you wish to contact us directly you can do so in the following ways:

In writing:

Client Services
Countrywide Assured
PO Box 13493
Chelmsford
CM99 2GP

T 0117 9752300

Conflicts of interest

There are situations where the activities and interest of a company may conflict or compromise the best interests of its

customers and clients. We are committed to making clear all our activities or situations that could give rise to a conflict of interest. The company aims to minimise conflicts as far as possible. Where conflicts cannot be eradicated, we look to manage them in the best interests of its clients.

About the Terms and Conditions

This Key Features Document provides a summary of the Platform JISA. It does not include all the definitions, exclusions or account Terms and Conditions which are contained in the Platform Terms and Conditions. A copy of the Platform Terms and Conditions is available from your financial adviser.

We reserve the right to amend certain contractual terms, some without prior notice, as explained in the Platform Terms and

Conditions. If we do so your financial adviser will inform you of the changes.

The contract you are applying for is subject to the Laws of England and Wales. All our literature and future communications to you will be in English.

Should material changes occur to any funds you are invested in, your financial adviser will contact you as soon as possible.

Minor Non-Monetary Benefits

We may give or receive minor non-monetary benefits to/from some of the firms whom we work with in order to offer you a better service. Such benefits may include information relating to financial instruments or investment services; participation in conferences, seminars and training events; and minor hospitality (such as food and drink during a business meeting, conference, seminar or training event). Any costs we incur in provision of such benefits will not affect the charges you pay for our service. Further information regarding these arrangements is available on request.

Regulatory protection

Under Financial Conduct Authority (FCA) rules we classify all our investors as 'retail clients' so you benefit from the highest level of regulatory protection.

Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme (FSCS) is the UK's statutory fund of last resort for customers of financial services firms. This means that the FSCS can pay compensation to consumers if a financial services firm is unable, or likely to be unable, to pay claims against it. The FSCS is not intended to cover the consequences of poor investment decisions.

As a retail client you may be able to claim compensation from the FSCS if Hubwise are declared in default and are unable to meet liabilities to you. Depending on the type of investments you hold, there will be limits to the amount of redress available from the FSCS.

The client money Hubwise hold for you is protected up to £85,000 per separately UK authorised bank account with whom your money is held.

Investment business is protected up to £85,000 per firm in which your monies are invested. The Custody Terms also explain the amount of redress that may be available in respect of custody services provided by Hubwise.

You can get more information at www.fscs.org.uk or by writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY.

Complaint procedures

If your complaint relates to the advice you have been given you should write in the first instance to your financial adviser. If it concerns the service you have received from the Platform, please write to Countrywide Assured, PO Box 13493, Chelmsford, CM99 2GP. We will do everything we can to resolve the problem.

If you are not satisfied with the response you receive you can complain to:

Financial Ombudsman Service Exchange Tower, London E14 9SR.

T 0800 0234567

Complaining to the Ombudsman will not affect your legal rights.

The Platform is made available by CASFS Ltd which is authorised and regulated by the Financial Conduct Authority, FRN: 472783. Certain platform activities are provided by Hubwise Securities Limited (Hubwise) which is authorised and regulated by the Financial Conduct Authority, FRN: 502619. Hubwise is the provider of the Platform ISA available on the Platform and provides administration, custody and related services. CASFS Ltd is registered in England and Wales with No: 02354894, with registered office: 2nd Floor, 4 West Strand, West Strand Road, Preston PR1 8UY. Hubwise is registered in England and Wales with No: 06071374, with registered office: Waverley Court, Wiltell Road, Lichfield, Staffordshire, WS14 9ET. Atomos Investments Limited (trading as atomos) is registered in England and Wales with No: 02041819, with registered office: 2nd Floor, 5 Hatfields (Alto), London SE1 9PG. Atomos Investments Limited is authorised and regulated by the Financial Conduct Authority with No: 122588. Sanlam Investments UK Limited (trading as Sanlam Investments) is registered in England and Wales with No: 05809399, with registered offices: Monument Place, 24 Monument Street, London EC3R 8AJ. Sanlam Investments UK Limited is authorised and regulated by the Financial Conduct Authority with No: 459237. 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.

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