



## Declaration and signature

To: Kleinwort Benson

I apply for a Kleinwort Benson Stocks and Shares ISA for the tax year 2015 / 2016 **and each subsequent tax year until further notice** and confirm that I have read, understood and agree to be bound by the Terms and Conditions applicable to the Kleinwort Benson stocks and shares ISA.

I declare that:

- i) All subscriptions made, and to be made, belong to me;
- ii) I am 18 years of age or over;
- iii) I have not subscribed, and will not subscribe, more than the overall subscription limit in total to a cash ISA and a stocks and shares ISA in the same tax year.
- iv) 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.
- v) I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Kleinwort Benson if I cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise Kleinwort Benson:

- i) to hold my cash subscription, ISA Investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- ii) to make on my behalf any claims to relief from tax in respect of ISA Investments;
- iii) on my written request to transfer or pay to me, as the case may be, ISA Investments, interest, dividends, rights or other proceeds in respect of such investments or any cash; and
- iv) to fund the subscription for each subsequent tax year from my (non-ISA) discretionary portfolio.

## Important information

Kleinwort Benson is the brand name of Kleinwort Benson Bank Limited. Kleinwort Benson is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm reference number is 119269 and Kleinwort Benson is a member of the London Stock Exchange. Kleinwort Benson is a company incorporated in England and Wales with company number 2056420 and VAT number 991 2295 95. Registered Office 14 St. George Street London W1S 1FE. Telephone +44 (0) 20 3207 7000. Telephone calls may be recorded.

I declare that I have read the declaration above and that the information given in this application is correct and has been completed to the best of my knowledge and belief and confirm that any alterations will be notified in writing to Kleinwort Benson without delay.

Signature:

Date:   D   /   D   /   M   /   M   /   Y   /   Y   /   Y   /   Y  

## Cancellation rights

Your Individual Savings Account for 2015 / 2016 will commence on our receipt of this completed Application Form and cleared funds. You may cancel your application at any time within the subsequent fourteen days by completing and returning the cancellation notice enclosed with your letter of confirmation. However, you may not receive back the amount you invested due to price movements during the period between investment and cancellation.

In subsequent years your ISA will normally commence within 5 working days of the starts of the tax year, subject to the availability of funds in your discretionary portfolio.

## Data protection

Information provided by you will be held in confidence by Kleinwort Benson and will not be passed on by Kleinwort Benson to other product or service companies.

These uses of your personal information are covered by registration of Kleinwort Benson under the Data Protection Act 1998. Under the Act, you have the right to obtain a copy of the information held about you for which you may be charged a fee.

## Risk warnings

The value of investments, and the income from them, may fall as well as rise and the investor may not get back the amount initially invested. Key features documentation is available on request. Fluctuations in exchange rates may cause the value of investments denominated in currencies other than sterling to fall or rise. Past performance does not guarantee future performance. The levels and bases of and relief from taxation may change. The value of tax relief will depend on individual circumstances.

## Contact details

UK enquiries

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For details of our services and general information about Kleinwort Benson please visit [www.kleinwortbenson.com](http://www.kleinwortbenson.com).