

## Application form for ISA Transfer Authority

This application form is for investment into the following **Walker Crips** plan:

☐ UK Step Down Kick-out Plan (CA117)

**The closing date for Stocks & Shares and ISA transfer applications is 6 June 2025.**

This application form can **not** be used to invest proceeds from a matured plan held with Walker Crips.

### Application sections

**Please ensure all of the following sections are fully completed**

- |   |                                       |   |                               |
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### Contact

**For any queries please contact:**

Website      [www.wcgplc.co.uk/wcsi](http://www.wcgplc.co.uk/wcsi)  
Email        [wcsi@wcgplc.co.uk](mailto:wcsi@wcgplc.co.uk)  
Telephone    020 3100 8880  
Fax            020 3100 8822

**Address for all correspondence:**

Walker Crips Structured Investments  
128 Queen Victoria Street  
London  
EC4V 4BJ

## 1. Personal details

If you are already a client of Walker Crips or have previously invested in a Walker Crips Structured Investments Plan please provide your account number:

### Account holder

Title (Mr/Mrs/Miss/Other)

Surname

Full forenames

Permanent residential address

Post code

Date of birth

Telephone

Country of birth

Email address

Nationality

Place of birth

Dual Nationality (if applicable)

Yes No

Are you resident in the UK for tax purposes?

☐☐

If yes, please provide your National Insurance Number

If no, please note that this Plan is open to individuals who are resident in the UK for tax purposes only. Please speak to your financial adviser for advice on any alternative options available to you.

Additional country(ies) of tax residency and Tax Identification Number(s) (if applicable)

Country

TIN

Country

TIN

Yes No

Are you a US Person?

☐☐

If yes, please note that this Plan is not offered to US Persons. Please speak to your financial adviser for advice on any alternative options available to you.

As defined by the UK Market Abuse Regulation is the first applicant considered a person discharging managerial responsibilities (PDMR)\*, or a person closely associated (PCA) with a PDMR?

☐

Yes

☐

No

If yes please provide details along with the stock symbol/ticker for the company in question:

\*Person Discharging Managerial Responsibilities (PDMR): A person discharging managerial responsibilities (PDMR) will typically be privy to potentially price sensitive 'inside' information in relation to the company they work for, which is also typically a public listed company, and are likely to hold senior managerial roles, for example, at Director or Board level. A person closely associated (PCA) with a PDMR is a spouse, family member, business partner or another known association.

## 2. Bank details

Please provide the details of your bank/building society account into which you would like any payments to be made, either during the investment term or following maturity:

Bank/Building  
Society name

Account name

Sort code

Account number

Reference

### 3. Investment details

Please indicate the type of ISA you are transferring

☐

Cash ISA

☐

Stocks & Shares ISA

i. Total amount being transferred in

£

ii. Adviser charge deducted (if any)

£

iii. I apply to transfer the following net investment amount

£

(min. £10,000)

### 4. Personal financial circumstances

**Primary source of wealth** (tick all that apply)

☐

Employment

☐

Investment

☐

Savings

☐

Business ownership/sale

☐

Property ownership/sale

☐

Pension

☐

Inheritance

☐

Family trust

☐

Divorce

☐

Gift

☐

Other

**Primary source of funds**

Select the option that best describes where the funds you will transfer to Walker Crips originate from

☐

UK bank

☐

UK investment firm

☐

Transfer from an unregulated firm (UK or overseas)

☐

Overseas bank

☐

Overseas investment firm

☐

Internal transfer from existing Walker Crips account

☐

Other

**Employment status**

☐

Full time employment

☐

Self employed

☐

Homemaker

☐

Retired

☐

Part time employment

☐

Unemployed

☐

Other

**Occupation details** - required (previous details, if retired):

Occupation/job title

Employer's name (if applicable)

Nature of business

Date of joining current employment DD MM YY

### 5. Financial advice and adviser charging

All applications must be submitted via a financial intermediary (e.g. an FCA regulated financial intermediary, investment manager or execution only broker). If you do not have a financial intermediary please contact us before submitting an application.

☐

I/we have **not** received financial advice and am making this investment on an execution only basis

☐

I/we have received advice from a financial adviser

Firm name

Adviser name

**Have you paid the adviser charges?**

☐

Yes, I/we have paid the adviser charges separately.

☐

No, I/we have not paid the adviser charges and would like you to pay the amount detailed in section 3 to my/our financial adviser. Please note that the maximum charge we are able to facilitate is 4% of your total investment.

## 6. Applicant declaration

For your own benefit and protection, before signing this application form please ensure that you have been provided with the Key Information Document (KID) and have read the Plan brochure, including the risks associated with investment in the Plan and the Terms and Conditions under which the Plan will be managed.

If you require further information or if there is anything you do not understand, please speak to your financial adviser before signing this application form.

### **I declare that:**

- I have received the KID and carefully read the Plan brochure and accept the Terms and Conditions under which the Plan will be managed;
- I am not acting on behalf of a resident of the United States or a US Person(s) and we will not assist any such person to acquire investment within the Plan;
- I will inform Walker Crips immediately if I become a resident of the United States or a US Person;
- I agree to inform Walker Crips immediately should there be any change in my residence for tax purposes;
- the application form and this declaration have been completed to the best of my knowledge and belief and the information provided is true and complete.

### **I authorise Walker Crips Investment Management Limited (WCIM):**

- to purchase, hold and administer the Plan on my behalf and in accordance with the Terms and Conditions of the Plan as set out in the Plan brochure;
- to accept instructions from and release any information in relation to my investment in the Plan to my financial adviser, as detailed in Section 5 and/or Section 7 of this application form.

### **If I have subscribed to an ISA I confirm that:**

- I am 18 years of age or over. All subscriptions made, and to be made, belong to me;

- I have not subscribed, and will not subscribe, to more than the overall ISA subscription limit total in the same tax year;
- I am resident in the United Kingdom 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 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 WCIM 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 understand that this ISA is subject to the terms and conditions within the brochure and agree thereto.

### **I authorise WCIM as ISA Manager to:**

- make on my behalf any claims to relief from tax in respect of ISA Investments;
- to hold, or on my written request, transfer or pay to me, as the case may be, my cash subscriptions, ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any cash.

### **Adviser charges**

By signing this application, I confirm that:

- where I have requested Walker Crips to facilitate payment of my adviser charge to my financial adviser, I instruct you to deduct the adviser charge as indicated in section 3 and pay the deducted amount to my financial adviser.
- my adviser has fully explained their charges to me and I understand that, should I exercise my cancellation rights after the adviser charge has been paid, WCIM will not return any adviser charges to me. I will need to contact my financial adviser regarding any refund
- I understand that WCIM is simply facilitating adviser charges and any queries regarding these payments will need to be discussed with my financial adviser.

### **Account holder**

Signature

Date

## 7. Financial adviser declaration (THIS SECTION MUST BE COMPLETED IN FULL)

### Decision-maker details

Please confirm the individual who made the decision to invest in this Plan:

- ☐ Account holder
- ☐ Other (e.g. Power of Attorney)

If you ticked other please provide the following details :

Full Name (Forename(s) and Surname)	
Date of Birth	Nationality
Tax Identification Number (e.g. National Insurance number)	Dual Nationality (if applicable)

### Target Market

Under Product Governance rules we are required to provide particular distribution information to the Issuer.

Please confirm the following in meeting distributor obligations:

- Does the investor fall within the Target Market for which the Plan has been designed?  
Yes ☐ No ☐
- If no, please outline your rationale for submitting an application on behalf of an investor falling outside the Target Market

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It is important to recognise and support vulnerable clients. If you know your client is vulnerable, please tick this box ☐ so that we can update our records.

### Declaration

In submitting this application on behalf of the investor, I declare that:

- I acknowledge and understand the target market for whom the Plan applied for has been designed;
- The Plan is compatible with the needs, characteristics and objectives of the investor;
- I have provided the investor with the KID and Plan brochure;
- Where I have provided the investor with a personal recommendation, I have assessed the suitability of this product in relation to the investor's individual circumstances and investment objectives in accordance with COBS 9A;
- Where the investor is making a non-advised investment, I confirm that I have assessed the appropriateness of this product in relation to the investor's investment knowledge and experience in accordance with COBS 10;
- This application form has been completed to the best of my knowledge and belief and I have fully disclosed any adviser charge, if applicable, to the investor(s);
- I understand that any adviser charge facilitated by Walker Crips will be paid after the start date of the Plan, subject to a fully completed Terms of Business agreement being in place;
- I have retained a completed Identity Verification Certificate (IDVC) and documentary evidence for all parties relevant to this application that meets or exceeds the standards set out in the Joint Money Laundering Steering Group (JMLSG) guidance. I have seen all original documents and those requiring a signature have been signed. I acknowledge that Walker Crips will rely upon this confirmation to fulfil its obligations under the Money Laundering Regulations and that the IDVC and relevant supporting documents will be provided to Walker Crips within two days of any request.

Company name	Adviser signature
Adviser name	
Address or adviser company stamp	
	Contact number
	FCA number
Postcode	Email

## 8. Existing ISA transfer request

I apply to transfer the following amount to Walker Crips Structured Investments

Please complete (a) or (b) as required. Approx. value

(a) I wish to transfer my 2025/26 tax year ISA

£

(b) I wish to transfer ISA(s) from previous tax years

£

Total transfer value

£

**The transfer to be in the form of cash.**

**If you are transferring more than one ISA, this form can be copied.**

### ISA Holder

Title (Mr/Mrs/Miss/Other)

Surname

Full forenames

Permanent residential address

Postcode

### Existing ISA Manager

Plan Manager's name

Plan Manager's address

Postcode

Telephone

Email address

Stocks & Shares ISA ref. number(s)

Cash ISA ref. number(s) (to transfer to a Stocks & Shares account)

I hereby authorise you to sell the assets and to send the proceeds in cash, together with any interest, dividends, rights and cash within the Plan to Walker Crips Investment Management Limited, an HMRC Approved ISA Manager, and I authorise you to provide Walker Crips Investment Management Limited with all such relevant information relating to my Plan(s) as may be required. If you are not in a position to transfer my cash proceeds by **20 June 2025** please cancel my request and reinstate my ISA.

**Signature**

**Date**

All correspondence should be sent to: Walker Crips Structured Investments, 128 Queen Victoria Street, London, EC4V 4BJ.

The deadline for receiving the ISA transfer proceeds is on **20 June 2025**.

## Advance Notice that Walker Crips Investment Management (Walker Crips) selects BNY Pershing to provide Custody Services

Following a review of the services we offer to our clients, we are pleased to provide advance notice that we are enhancing the custody arrangements through which your cash and assets are safeguarded and administered. This addendum describes the changes, explains why we are making them, and informs how they will affect you.

### Selection of new Custody Provider

As part of the Walker Crips service, clients' cash and investments that are managed or administered by Walker Crips are held safely by approved banks and custodians. We currently hold custody of cash and investments directly through WB Nominees Limited (WBNL), a Walker Crips company, and hold client money in client money bank accounts with approved credit institutions or banks.

After conducting a strategic review, we concluded that our clients would benefit from having their cash and investments being safeguarded by an internationally recognised custodian, and that our clients and the firm can benefit from the stability, efficiency and scalability that it brings.

After a thorough due diligence process, we have selected **Pershing Securities Limited** (known as BNY Pershing) to replace WBNL as the new custodian for our services. As custodian, BNY Pershing will also become the Individual Savings Account (ISA) and Junior ISA Manager for Walker Crips accounts.

Pershing Securities Limited's parent company, The Bank of New York Mellon Corporation (BNY), is one of the world's largest providers of custody services. BNY has been operating for over 230 years, and BNY Pershing has been operating for 80 years in the US and over 35 years in Europe, the Middle East and Africa. BNY Pershing's systems are robust, they have strong regulatory compliance expertise and they currently serve more than 50 wealth management companies in the UK and Ireland. By partnering with BNY Pershing, we are ensuring that your cash and investments are held safely by one of the world's most reputable custodians.

### Transfer of client money

If you have any client money holdings on the transfer date relating to past or present activity on your account, we will transfer the relevant balances we hold to BNY Pershing. When your client money is transferred to BNY Pershing, it will be held by BNY Pershing for you as client money in a client money account and, upon such transfer, our fiduciary duty to protect your client money will be discharged.

**The amounts transferred will be held by BNY Pershing under Financial Conduct Authority (FCA) client money rules and will continue to be protected and segregated as client money.**

Shortly after the transfer date, we will send you a letter showing any client money balances we held for you that have been transferred to BNY Pershing.

BNY Pershing is also covered by the Financial Services Compensation Scheme (FSCS). Compensation may be available from the FSCS if BNY Pershing cannot meet its obligation to you. Your possible entitlement to compensation will depend upon the type of business and the circumstances of the claim. Further information about compensation arrangements is available from the FSCS, [www.fscs.org.uk](http://www.fscs.org.uk)

### How will the transfer affect me?

You will notice very little difference in the service you receive from us day to day whether BNY Pershing or Walker Crips is the custodian.

**The service which we provide to you will continue to be provided by Walker Crips Structured Investments and will not change as a result of our appointment of BNY Pershing as custodian.**

This means the level of service you receive from Walker Crips Structured Investments will remain the same.

We will handle the transition to BNY Pershing and you can rest assured that custody of your assets will remain safe and secure.

### ISA/JISA Accounts and BNY Pershing becoming the ISA/JISA Manager

The ISA/JISA Manager is the firm that is approved by HMRC to manage ISA/JISA accounts in accordance with the relevant ISA/JISA Regulations.

It is our intention to transfer the role of ISA/JISA Manager to BNY Pershing. **The individual service which we provide to you will continue to be provided by Walker Crips and will not change as a result of our appointment of BNY Pershing as ISA Manager.**

On the transfer date, where you hold an ISA/JISA with us, we will transfer your ISA/JISA to BNY Pershing as part of our migration to BNY Pershing.

### When will this transfer to BNY Pershing take place?

Our target transfer date is the weekend of **28 June 2025**.

### Changes to our Terms and Privacy Notice

As a result of the change in custodian, we have updated our Terms, which can be viewed at [www.walkercrips.co.uk/business](http://www.walkercrips.co.uk/business). The most significant change relates to the introduction of BNY Pershing's role as custodian. As part of this change, you will now enter into a custody contract with BNY Pershing directly (which you authorise us to arrange on your behalf). To take these changes into account, we have deleted the previous "Appendix – Custody of Assets" of our current Terms which explained how we provide our custody and administration services. We have included BNY Pershing's Terms as Appendix 7 in our updated Terms, as effective from 28 June 2025.

We have also taken this opportunity to review and update our Terms. With the exception of the custody related changes, most other changes are stylistic and are intended to make the Terms clearer and easier to understand. However, we note:

- We have updated the wording explaining our investment services and how we provide them to you. This does not change what we do day to day but provides you with more information.
- We have explained that part of our services include arranging the custodian and that we have your permission to change the custodian from time to time.
- We have also updated our Privacy Notice, which can be viewed at [www.walkercrips.co.uk/privacynotice](http://www.walkercrips.co.uk/privacynotice). The main changes to this are to help set out how we use your personal data and your relevant rights.

We ask that you read these new Terms carefully. If you have any questions about the appointment of BNY Pershing as custodian, please contact a member of the Walker Crips Structured Investments Client Services team at [wcsi@wcgplc.co.uk](mailto:wcsi@wcgplc.co.uk)

## 9. Addendum (continued)

### Declaration

This Application Form (including this Addendum) and our Terms of Service and Business, which taken together, set out the basis of your relationship with Walker Crips. We intend to rely on these documents and for your own benefit and protection, you should read these documents carefully before signing the Application Form. If you do not understand any item therein, please feel free to contact us for further details.

The Terms of Service and Business can be viewed at [www.walkercrips.co.uk/business](http://www.walkercrips.co.uk/business). If you require a printed copy of the Terms of Service and Business, please contact [wcsi@wcgplc.co.uk](mailto:wcsi@wcgplc.co.uk) or 020 3100 8880.

- I/we confirm that I/we have read and accept both of Walker Crips' **Current** and **New** (effective 28/06/2025) Terms of Service and Business and Tariff Sheet and consent to the Order Execution Policy incorporated therein.
- I/we confirm that I/we understand and agree to the information in this Addendum and authorise Walker Crips to transfer my client money holdings and investments to Pershing Securities Limited (BNY Pershing) on the transfer date (which is expected to be 28 June 2025).

### Account holder

Signature

Date