



novia /

/ A new way to wealth management

Novia General Investment Account
(GIA) Gross application

-for specific use with Section S615(6)
Trust Schemes only

Effective 1 January 2011

novia / GIA (Gross) Trust application

This application can be used to open or make an Additional Investment to a Novia General Investment Account.

PLEASE COMPLETE THIS FORM IN CAPITALS USING BLACK INK.

Initial Investment Additional Investment into GIA number

1 Trust Details

If the Trust is an existing Novia Investor, please include the Novia Investor number here

Full name of the Trust

Registered office address

Street number/
Building name County

Street name

District

Postcode

Town/City

Company registration number (if applicable)

Names of all directors Private companies only

Correspondence Address

Please note that any correspondence we are required to send you will be sent to this address. This will cancel any existing instruction and apply to future correspondence for all product wrappers on this Novia Account.

Name to be used on correspondence

Street number/
Building name

Street name

District

Town/City

County

Country

Postcode

Email

Trust Details *continued*

Stocktrade Security Questions (please complete if a Stocktrade Account is required)

Either you or your adviser can have dealing rights on this product wrapper. The remaining party(ies) will be able to view transactions and Stocktrade events on this product wrapper.

Please indicate if it is the adviser or applicant(s) requesting dealing rights for Stocktrade.

Applicant or Adviser

Name of applicants representative who will access Stocktrade

Email

Job title

Date of birth (required for security)

Adviser please choose **one** memorable data question and supply the answer in the box below. (if you already have a username and password for access level requested, you do not need to complete the question below*)

Mother's maiden name Favourite colour Memorable place Memorable date

Answer†

Please provide Stocktrade with my email address as currently held by Novia (an email address is required to facilitate online access).

Applicant(s) please choose **one** memorable data question and supply the answer in the box below. (if you already have a username and password for access level requested, you do not need to complete the question below*)

Mother's maiden name Favourite colour Memorable place Memorable date

Answer†

Please provide Stocktrade with my email address as currently held by Novia (an email address is required to facilitate online access).

Please note: where you choose to have different levels of access for Stocktrade on different product wrappers, you will be given 2 different Stocktrade usernames and passwords. One for the product wrappers with view only rights and one for the product wrappers where you choose to have dealing rights.

*e.g. If you already hold a read only account with Stocktrade and you wish to have read only access to this wrapper you do not need to complete this section.

† Your answer will be case sensitive when used online. Where an answer is not provided access will not be set up.

2 Bank Details (Initial Investments only)

Please provide details of your Bank/Building Society current account. We will use this account to make any payments to you. Please complete this section even if you are not requesting withdrawal payments at this time.

Name of Bank/Building Society

Account Name

Branch Sort Code

Account Number

Building Society Client number

Payments to building society accounts may take up to 10 working days longer than payments to bank accounts. If you are making an Additional Investment and wish to change your Bank Details please use the Change to Product Wrapper Details form.

3 Single Investment

Investment Amount

£ by cheque by Bank Transfer

Expected date of Bank Transfer

The minimum amount allowed for Single Investments is £1200.

4 Regular Investments

The Regular Investment instructions on this application will replace any previous instruction.

Regular Investment Amount

£ Monthly or Annually

The minimum amount allowed for Regular Investments is £100 monthly or £1200 annually.

5 Investment Instructions

a. Instructions for Initial Investments only (Additional Investments should be detailed in 5b)

Unless you tell us otherwise, we automatically buy accumulation units/shares. Where accumulation units/shares have been stated but are not available, we will buy income units/shares. Where income units/shares have been stated but are not available, we will buy accumulation units/shares. All purchases are subject to sufficient cleared funds. Please ensure that your choices total 100%, otherwise your investment will be held in your Cash Facility until the choices are confirmed.

Name of investment*	Inc/Acc	%
Cash (min 2%)		2
Percentage to be transferred to Stocktrade for the purchase of equities (if applicable)		
Total		100%

* Please write the names in full as listed on the Novia Investments List. The list and fact sheets can be found at www.novia-financial.co.uk.

The assets specified will be your default selection for future investments until you notify us to the contrary.

Yes No

If you wish to have periodic rebalancing, please select frequency.

Quarterly Annually

By completing this application you authorise Novia to accept instructions regarding the future application, amendment and removal of rebalancing from the adviser and/or Firm named in Section 10. For a full explanation of the rebalancing process please read the Terms & Conditions.

Investment Instructions *continued*

b. Instructions for Additional Investments only *continued*

We wish to use the new investments as listed above as our default selection for any future investments

Please **do not** apply rebalancing

or

Please **apply** rebalancing using our default investment choice

Quarterly Annually

or

We wish to make a new investment choice as our default selection for any future investments and apply rebalancing

Quarterly Annually using the investment choices detailed below.

Name of investment*	Inc/Acc	%
Cash (min 2%)		2
Total		100%

*Please write the names in full as listed on the Novia Investments List. The list and fact sheets can be found at www.novia-financial.co.uk

By completing this application you authorise Novia to accept instructions regarding the future application, amendment and removal of rebalancing from the adviser and/or Firm named in Section 10. For a full explanation of the rebalancing process please read the Terms & Conditions.

Please be aware that Novia will not include non-daily dealing funds, alternative investments and equities traded via Stocktrade in the rebalancing process. Where you wish to amend the level of investment in these investment types, you will need to action the trade and place the proceeds into cash or any investment included in the rebalancing process. The rebalancing instruction will then be applied at the next scheduled rebalancing date. Any rebalancing that takes place before you action your trades will be proportionate across investments that can be rebalanced ie value and split of listed investment types will be excluded from rebalancing calculations.

6 Payment Instructions

Payment by cheque:

Please make cheques payable to Novia Financial plc. Cheques should be sent together with this form to: Novia Client Services, PO Box 4328, BATH BA1 0LR. Please note that cheques can take up to 6 Business Days to clear.

Payment by bank transfer:

If you wish to pay by Bank Transfer, please pay into the account detailed below. Please make sure your name on the Bank Transfer is the same as it appears on this application and please include your Novia Investor Number.

Novia GIA (Gross) Bank Account:

Bank: HSBC plc

Sort Code: 40-14-13 Account No: 32353261

7 Adviser Commission Authorisation

Adviser Initial Commission plus Trail Commission

Initial Commission	%	
Trail Commission*	%	paid monthly

We understand this will be paid to our adviser from the money we have invested.

*This instruction will replace any previous Trail Commission of Fixed Commission instruction. The maximum commission allowed for Trail Commission is 0.80%p.a. If a higher figure is recorded on this application, the maximum will be applied. Fixed commission is not available with this trust.

8 Switches

Switch Commission (maximum 3%)	%
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We authorise Novia to accept switch instructions from the adviser and/or Firm named in Section 10 of this form and agree to the fund switch charges as explained in the Novia Terms & Conditions. We agree our adviser may retain commission for each fund switch as agreed under the terms of our contract with our adviser.

This instruction will replace any previous instruction made and will become the default for any future switches unless changed by a subsequent application. If a switch commission has not been stated in a previous application and this section is not completed, a commission of 0% will apply.

9 Client Declaration

The Novia Key Features Document and Novia Terms & Conditions form the basis of the contract you are applying for. For your own protection you should read them carefully, along with the declarations below, before completing the application process. If you do not understand any point, please seek clarification from your adviser.

We declare that:

We apply for a Novia GIA.

The information we have supplied in this application, and supplementary forms related to it, is true and complete to the best of our knowledge and belief. We understand that it is a serious offence to knowingly provide false or misleading information on this application form.

We authorise Novia Financial plc:

- To hold our cash, subscriptions, investments, interest, dividends and any other rights or proceeds in respect of those investments or cash.
- To make on our behalf any claims to relief from tax in respect of our investments.
- To make commission payments specified in this application to our adviser on our behalf.
- To make administration fee payments of 1.20% of Trust assets to s615(6) Limited as trust administration advisers.

We accept that Novia Financial plc carries no responsibility for advice on the suitability of the product wrapper or investment decisions, and is not required to confirm suitability under the rules of the Financial Services Authority (FSA).

We consent to the recording of our telephone calls with you for monitoring, training and security purposes.

We consent that any personal information obtained by Novia Financial plc (whether contained in this application or otherwise and whether stored electronically or otherwise) may be held and used, or disclosed to a third party to enable you to process this application, and to enable Novia Financial plc to process our Novia GIA or (in each case) any subsequent transactions and to communicate with us directly or indirectly for any purpose. For the avoidance of doubt, this includes the provision of relevant information to your agents and custodians or relevant third parties from time to time.

All the information we provide to Novia either in this application or subsequently, including transactional data, may be shared with, and used by, the group of companies to which you belong, your associated companies, service providers or agents in accordance with the Data Protection Policy of Novia Financial plc.

Where regulations allow we nominate our adviser, as specified in Section 10 of this application, to receive contract notes and correspondence in relation to our investments on our behalf. This instruction will remain in force unless our adviser has informed Novia that they wish for this correspondence to be sent directly to us.

We declare that the trust is a tax exempt body by virtue of acceptance of the scheme as satisfying the criteria of sections 614(5) and 615(6) ICTA 1988 and of the provisions of section 271(1)(c) Taxation of Chargeable Gains Act 1992.

Signature

Date

Signature

Date

10 Adviser Details

Name of adviser*	<input type="text"/>	FSA number	<input type="text"/>
Name of Firm	<input type="text"/>	Adviser stamp	<input type="text"/>
Building number	<input type="text"/>		
Street name	<input type="text"/>		
District	<input type="text"/>		
Town/City	<input type="text"/>		
County	<input type="text"/>		
Country	<input type="text"/>		
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Adviser signature	<input type="text"/>

* Also referred to as Registered Individual

11 Adviser Confirmation and Verification of Identity

We are required by law to verify the identity and residential address of all applicants and do this by accepting your (the adviser's) declaration of verification of this information.

I, the Registered Individual named in 'Adviser Details' above, hereby confirm;

(i) The information set out in Section 1 and/or 2 above is correct, and was obtained by me/my firm in relation to the applicant;

(ii) the evidence which I/we have obtained to verify the identity of the applicant;

(Please select one box only)

meets the standard evidence set out in the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group;

or

exceeds the standard evidence set out in the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group and written details of the further verification evidence taken are attached to this application form.

By signing this form I confirm that I am the Registered Individual shown in Section 10.

Signature

Date

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Novia Client Services
PO Box 4328
BATH
BA1 0LR

Originator's Identification Number

2 4 7 7 2 8

FOR Novia OFFICIAL USE ONLY
This is not part of the Instruction to your Bank/Building Society

Name(s) of Account Holder(s)

Branch Sort Code

Bank/Building Society Account number

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Instruction to your Bank/Building Society*

Please pay Novia Financial plc Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. We understand that this Instruction may remain with Novia and, if so, details will be passed electronically to our Bank/Building Society.

Signature(s)
Date

Building Society Client Number

Banks and Building Societies may not accept Direct Debit Instructions for some types of accounts.

*This Guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Novia will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Novia to collect payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Novia or your bank or building society, you are entitled to a full and immediate refund from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay back when Novia asks you to
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.