



# Platform Account Agreement Form

- Individuals / Joint Account Holders

**Please tick to confirm you have included with this application**

- Fee Schedule
- Suitability Report (where required)
- Verification of client(s) identity
- Verification of client(s) address such as utility bill (or suitable alternative)
- Source of wealth supporting documentation (where required)
- Specimen signature form (where required)
- Transfer Authority Form (for cash and asset transfers from third party providers)

For guidance, please refer to the Know Your Customer Guide which you will find available through ARIA IP.

This form should be read in conjunction with the current edition of the following documents:

- » ARIA IP Terms & Conditions
- » ARIA IP Model Portfolio Terms & Conditions (if applicable)

Please provide all relevant information and documentation so that we can process your application as soon as possible. If you do not provide all relevant information, it may cause a delay in the processing of your application. Further information may be required during the validation process (i.e. questions arising from the information provided).

Please complete this form in English, using block capitals. If you make a mistake, please cross it out and correct it, initialling any amendments. Please do not use correction fluid or any other method for deleting incorrect information.

**Additional information/Special instructions**

Please let us know in the space below of any additional information we need to be aware of relating to the application.

To be completed by each proposed Account Holder. Please write in ink and use BLOCK CAPITALS.

## SECTION 1: PERSONAL DETAILS

	First (or only) applicant	Second applicant
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>
	Other <input type="text"/>	Other <input type="text"/>
Surname (as shown on ID card/passport)	<input type="text"/>	<input type="text"/>
First name(s) (as shown on ID card/passport)	<input type="text"/>	<input type="text"/>
ID card/passport number	<input type="text"/>	<input type="text"/>
National Insurance Number/ Tax Identification Number	<input type="text"/>	<input type="text"/>
Country of issue	<input type="text"/>	<input type="text"/>
Marital status	<input type="text"/>	<input type="text"/>
Date of birth (DD/MM/YYYY)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Place of birth:	Town <input type="text"/>	Town <input type="text"/>
	Country <input type="text"/>	Country <input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Annual salary	<input type="text"/>	<input type="text"/>
Gross annual salary	<input type="text"/>	<input type="text"/>
Bonus/ Commission if any	<input type="text"/>	<input type="text"/>
Other Income if any	<input type="text"/>	<input type="text"/>
Source of other income	<input type="text"/>	<input type="text"/>
Name of employer	<input type="text"/>	<input type="text"/>
Employer's Nature of Business	<input type="text"/>	<input type="text"/>
Employer address	<input type="text"/>	<input type="text"/>

Country of tax residence	<input type="text"/>	<input type="text"/>
Country of residence	<input type="text"/>	<input type="text"/>
Residential address	<input type="text"/>	<input type="text"/>
Correspondence address (If different to residential address)	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Telephone number (day)	<input type="text"/>	<input type="text"/>
Telephone number (evening)	<input type="text"/>	<input type="text"/>
Telephone number (mobile)	<input type="text"/>	<input type="text"/>

## SECTION 2: PAYMENT DETAILS FOR ANY TRANSFERS TO YOU

(Please complete)

Name of Bank/Building Society*:	<input type="text"/>		
Address:	<input type="text"/>		
Account Holder's Name:	<input type="text"/>		
Sort Code:	<input type="text"/>	Account Number:	<input type="text"/>
IBAN:	<input type="text"/>	SWIFT:	<input type="text"/>

## SECTION 3: SOURCE OF WEALTH

This section should be read in conjunction with the Know Your Customer Guide source of wealth section.

Source of wealth - Please specify the underlying source of your wealth e.g. savings, sale of property/assets, gift. We reserve the right to request further information for all clients to support the details provided and evidence is always required for transfers over £500,000 and for non-sterling transfers over the currency equivalent of £150,000

Source of wealth (Example salary/savings)	<input type="text"/>
Document(s) provided (to evidence source of wealth)	<input type="text"/>

## SECTION 4: EXPECTED ACCOUNT VALUE WITH ARIA IP

**To transfer cash and assets from an unwrapped platform account please complete a Transfer Authority form.**

Expected Account Value with ARIA IP (Please send in any valuations of assets you wish to transfer to us):

Cash:	<input type="text"/>	Assets:	<input type="text"/>
Source of funds for cash/assets:	<input type="text"/>		
Expected regular withdrawals:	<input type="text"/>	Deposits:	<input type="text"/>

## SECTION 5: ACCOUNT HOLDER(S) DECLARATIONS

This declaration applies to individuals who are effecting an investment under the ARIA Investment Platform (ARIA IP) service.

Please note that this document forms part of your application to the ARIA IP service together with the product application for each account, any applicable fee schedule and the ARIA IP Terms and Conditions, all of which combine to constitute a legally binding contract. Please note that the terminology contained within this document is defined in the ARIA IP Terms & Conditions.

Please read the declarations below and make your personal declaration in the 'General Declaration' section.

By signing this Declaration, you agree to be bound by the ARIA IP Terms and Conditions upon which we intend to rely. For your own benefit and protection, you should read these documents carefully before signing this Declaration. If you do not understand any of the terms and conditions please ask for further information from your adviser.

### General/Universal Declaration

I/we agree to be bound by the Terms & Conditions, Fee Schedule, Key Feature Document(s), Best Execution Policy and Conflicts of Interest Policy. I am/ We are aware that ARIA IP intends to rely on the aforementioned documents and this declaration in the event of any future dispute.

I/We authorise ARIA IP to accept investment instructions from my/our Financial Adviser and confirm that this authorisation will remain in place until I/we advise ARIA IP in writing to the contrary.

I/We authorise to pay my Adviser any initial and on-going fees as set out in the relevant application form, and/or applicable fee schedule, and I/we confirm acceptance of the ARIA IP charges as set out in the ARIA IP Terms & Conditions and applicable fee schedule. I/We accept that ARIA IP will normally correspond with my/our Financial Adviser. I/We accept that it is the responsibility of my/our Adviser to disclose all of the costs and charges associated with my/our chosen account(s).

I/We agree to be bound by the Terms & Conditions of the ARIA IP service and by the Terms & Conditions of any third party provider(s) in relation to my/our chosen account(s).

I/We understand that ARIA IP, and the Custody Agent, provides its services in conjunction with my/our Financial Adviser and ARIA IP does not offer any advice on the merits of using its services or any assets available through these Services. I/We accept that ARIA IP, and the Custody Agent, does not endorse any assets available through its services.

I/We understand that the Custody Agent will from time to time deliver to me/us documentation relating to transactions I/we have entered into and valuations of my/our investments. The Custody Agent will provide these documents in a durable medium which may include electronic transmissions if appropriate and agreed.

I/We understand that the Custody Agent shall exercise due care and diligence in the process of arranging a custodian and ensuring continued appropriateness. Where a change of custodian is considered necessary by the Custody Agent, I/we agree to be notified of such in a durable medium 60 days in advance of changes taking effect.

I/We duly acknowledge that ARIA IP and the Custody Agent will act on investment instructions as provided by my/our Adviser and that I/we have appropriate arrangements in place with my/our Adviser in respect of any investment restrictions which must be observed.

I/We understand that ARIA IP shall exercise due care and diligence in the management of my/our account(s) and subject to Section 138D of the Financial Services Act 2012. Despite the Custody Agent's obligations as a company authorised and regulated by the Financial Conduct Authority and as otherwise provided by the Terms & Conditions, ARIA IP or the Custody Agent shall not be liable to me/us, nor will they compensate me/us for any loss arising as a result of them doing, or not doing anything in reliance upon an instruction given or which is reasonably believed to have been given by me/us or my/our Adviser acting on my/our behalf, to ARIA IP.

I/We agree that ARIA IP and the Custody Agent will not be liable for any reduction in the value of my/our account(s) resulting either directly or indirectly from the acts or omissions of ARIA IP, the Custody Agent, their agents or nominees or those of any third party where such acts or omissions result from the reliance on instructions given or which are reasonably believed to have been given by me/us or my/our Financial Adviser, except where this arises as a result of gross negligence, wilful default or breach of statutory obligations.

I/We will reimburse ARIA IP and the Custody Agent for any losses, liabilities and/or reasonable expenses incurred which arise due to ARIA IP acting in reliance on an instruction received directly from me/us or via my/our Adviser.

I/We authorise the Custody Agent to hold and process my/our cash and assets where required or to exercise its discretion in appointing another authorised firm to carry out these responsibilities.

#### **Data Protection Declaration**

I/We understand that the information on the application form(s) and any supplementary information provided by me/us and/or my/our Financial Adviser will be used by ARIA IP, in accordance with the terms of the ARIA Privacy Policy which can be accessed at <https://www.ariacm.com/privacy-policy/>, and or the Custody Agent, Fusion Wealth, in accordance with the terms of the Fusion Wealth Privacy Policy which can be viewed at <https://www.fusionwealth.co.uk/fusion-wealth/privacy-policy/>. The use of your personal data will include use for the following purposes:

- » to set up and administer the ARIA IP accounts or those accounts provided through third parties;
- » to use and disclose such information or data for the purposes of providing the services and exchanging information with another contracting party (for any such party's legitimate purposes or use) or use such as but not limited to the custodian, SEI. SEI's Privacy Policy is available from their website:

<https://seic.com/en-gb/privacy-policy> ; and

- » to send information relating to your account(s), including portfolio performance updates, product updates, fact sheets, closing statements and general information relating to your ARIA IP accounts

Send me/us information on other ARIA products and services electronically

## Declaration of Non-US Status

In accordance with the regulations applicable under US law relating to withholding tax and the Foreign Account Tax Compliance Act and in order to determine the status of the account holder (for the purpose of US withholding tax) as a non US person, I/we hereby declare and confirm the following;

First Applicant

I am not a US Person:

Second Applicant

I am not a US Person:

I am not a US Person as defined in the Terms & Conditions of ARIA IP. I undertake to inform ARIA IP immediately should I become a US Person. I understand that as per the Terms & Conditions of the ARIA IP service, ARIA IP cannot accept clients whom are US persons.

First Applicant

I am a US Person:

Second Applicant

I am a US Person:

I am a US Person as defined in the Terms & Conditions of ARIA IP.

## As per the Terms & Conditions of ARIA IP I/we understand that US Persons can only invest in Third Party Product Accounts.

I/We declare that I/we have provided to my/our Adviser all details relating to any country in which I am/we are deemed a tax reportable individual and I am/we are aware that ARIA IP has an obligation to pass this information to HMRC as part of the Foreign Account Tax Compliance Act (FATCA).

I am/we are aware that as a non US tax-payer, if I/we wish to make acquisitions of US issued investments or derive US investment income through my/our ARIA IP accounts I/we will be required to complete a W-8BEN form so that the appropriate level of US tax is deducted. I/we authorise ARIA IP to facilitate the onward disclosure to the United States Internal Revenue Service (IRS). I am/we are aware that my/our completed W-8BEN will disclose my/our identity(ies) and other information contained therein to the IRS.

## Electronic signatures

We will accept an original wet signature on this form, or an electronic signature provided via one of our approved providers and accompanied by the relevant certification (this will be provided to us by your adviser). If we are unable to accept your electronic signature for any reason we will let your adviser know.

If you choose to sign this declaration electronically, then any future request to change the bank account details we hold for you will be subject to verification checks which will include electronic validation of your bank details. To complete this, it will be necessary for us to complete additional verification checks or to ask you to provide supporting evidence. We will not accept responsibility for delays caused by such verification checks, which are in place for your security.

In the event that you sign this declaration electronically but later provide us with an original wet signature in order to place instructions we will need you to provide evidence to verify this signature (such as a copy of your driving licence) or for you to provide a sample signature verified by your adviser.

## General Investment Account - Product Specific Declaration

I/We authorise the Custody Agent via ARIA IP or an authorised firm appointed by ARIA IP to hold my/our cash subscription, plan investments, interest, distributions and any other rights or proceeds in respect of those investments and any other cash in the ARIA IP General Investment Account (GIA).

I/We declare that the application has been completed to the best of my/our knowledge, information and belief.

## Individual Saving Account (ISA) - Product Specific Declaration

If applying for an ISA, I/we authorise Fusion Wealth as ISA Plan Manager, on behalf of ARIA IP, to:

- » Act as ISA Manager, and to record details of my/our ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and to report this information as required to do so by governing law or regulations;
- » Hold or to appoint another duly authorised firm to hold my/our cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash and on receipt of my/our written request to transfer or pay to me/us monies in respect of this; and
- » Arrange on my/our behalf for an ISA Manager to make any claims to relief from tax in respect of ISA investments

I/we apply to subscribe to a stocks and shares ISA for tax year 2019/2020 and each subsequent year for as long as contributions continue.

If you are transferring an existing ISA to us, you will need to complete the Product Transfer Form, which is available from your Financial Adviser.

For this purpose I/we declare that:

- » All subscriptions made, and to be made, belong to me/us;
- » I am/we are 18 years of age or over;
- » I/We have not subscribed and will not subscribe more than the overall annual subscription limit in total to a cash ISA and a stocks and shares ISA, and an innovative finance ISA in the same tax year;
- » I/We 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;
- » I am/we are resident in the United Kingdom for tax purposes or, if not resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or are married to, or in a civil partnership with, a person who perform such duties;
- » I/We will inform ARIA IP if I/we 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; and
- » I/We will inform ARIA IP of any other changes in my circumstances affecting any of the information on this application form.

### First Applicant

I declare that all of the above statements are true and accurate and that I am eligible to open, hold and subscribe to an ISA.

### Second Applicant

I declare that all of the above statements are true and accurate and that I am eligible to open, hold and subscribe to an ISA.

### ISA Eligibility Guidance Notes

To open a Stock and Shares ISA you must be aged 18 or over, and be resident in the UK for tax purposes, Crown employees, such as diplomats or members of the armed forces, who are working overseas and paid by the UK Government are eligible to open an ISA and their spouses or civil partners can also open an ISA. Account holders who are unsure of their residence status should refer to the Statutory Residence Test guidance on the HMRC website. **The relevant guidance is also available in the ARIA IP Library.**

You can transfer an existing ISA regardless of whether you are resident in the UK for tax purposes or not, but you cannot make further contributions unless you are resident in the UK for tax purposes.



## Customer Agreed Remuneration

I/We have agreed to the fees detailed within the attached Fee Schedule signed by me/us, and authorise ARIA to deduct these from my/our account(s).

### Currency Movements/Initial Fee (for new cash investments)

If NIL fees have been agreed please tick here:

### Periodic Fee/ Servicing Fee (on-going fees)

If NIL fees have been agreed please tick here:

## General Declaration

I/We hereby confirm that the information that I/we have supplied to ARIA is correct, including but not limited to name, address, date of birth, tax residency, tax number etc, and consent to this data being used for all purposes in relation to my/our account(s).

I/We confirm that the bank account details in the ARIA IP Platform Account Agreement Form are those of my/our bank account and that I/ we have given my/our Financial Adviser instruction to use this account for cash withdrawals.

By signing you hereby specifically request provision of the services contemplated by the application completed as soon as ARIA IP is able, upon receipt of all relevant documentation, to provide them.

Send my statements:

- Electronically (Statements will be available via Secure Document Vault, a secure web portal. A link to the Secure Document Vault will be sent to you via secure email. Where you have provided a valid email address and we are unable to send an electronic version due to a technical issue we will send a paper based statement at no charge.)**
- Paper based by post (please note there will be a charge of £12.50 per statement if you choose this option. Statements are generated quarterly.)**

In accordance with the applicable Money Laundering Regulations, as amended from time to time, I/we hereby declare and confirm the following:

First Applicant

**I am not a Politically Exposed Person (PEP)**

Second Applicant

**I am not a Politically Exposed Person (PEP)**

First Applicant

**I am a Politically Exposed Person (PEP)**

Second Applicant

**I am a Politically Exposed Person (PEP)**

I/We will inform ARIA IP immediately should my/our PEP status change. Applications for PEP's must be supported by a completed PEP Declaration.

**You should read and understand and accept the terms and conditions of the products being applied for before signing this document. If you do not understand any of the terms and conditions please speak to your Financial Adviser.**

By signing this declaration you agree to be bound by the ARIA IP Terms and Conditions, upon which we intend to rely, and by the terms and conditions of any third-party provider product(s) being applied for. For your own benefit and protection, you should read these documents carefully before signing this declaration.

If you do not understand any of the terms and conditions please ask for further information from your adviser.

**First (or only) applicant**

**Second applicant**

Signature:

Signature:

\_\_\_\_\_

\_\_\_\_\_

Date:

Date:

## SECTION 6: ADVISER DECLARATION

Where I have provided advice that I am permitted to, and I have made a personal recommendation, also where permitted to, it is in accordance with the FCA Handbook, or local regulatory framework and my licensing permission, and I confirm that I have assessed the suitability of this account in relation to my client's circumstances and investment objectives.

Where no advice has been given and the account holder(s) is/are undertaking an execution only investment, I confirm that I have assessed the appropriateness of this investment in accordance with the FCA Handbook, or local regulatory framework and my licensing permission.

I declare that this application form has been completed to the best of my knowledge and belief and I have fully disclosed any charges as detailed in the Terms and Conditions and Product Guide, to the account holder(s). I understand that any adviser charge will be paid after the account has been opened subject to a fully completed Terms of Business agreement being in place.

I confirm contact with the client has been:

Face to Face

Non Face to Face

Adviser Name:

Adviser Signature:

\_\_\_\_\_

Company:

Date:

## ARIA IP Bank Account Coordinates

	Name:	Bank:	Sort code:	Account no:	SWIFT/BIC:	IBAN number:
<b>GBP Bank Details:</b>	SEI Investments (Europe) LTD Re Fusion Wealth	HSBC	40-05-30	31763512	MIDLGB22	GB52 MIDL 4005 3043 6896 38
<b>EUR Bank Details:</b>	SEI Investments (Europe) LTD Re Fusion Wealth	HSBC	40-05-15	71323643	MIDLGB22	GB19 MIDL 4005 1571 3236 43
<b>USD Bank Details:</b>	SEI Investments (Europe) LTD Re Fusion Wealth	HSBC	40-05-15	71323651	MIDLGB22	GB94 MIDL 4005 1571 3236 51
<b>SGD Bank Details:</b>	SEI Investments (Europe) LTD Re Fusion Wealth	HSBC	40-05-15	71323678	MIDLGB22	GB44 MIDL 4005 1571 3236 78
<b>HKD Cash Payment Details:</b>	SEI Investments (Europe) LTD Re Fusion Wealth	HSBC	40-05-15	71323694	MIDLGB22	GB97 MIDL 4005 1571 3236 94
<b>Yen Cash Payment Details:</b>	SEI Investments (Europe) LTD Re Fusion Wealth	HSBC	40-05-15	71325316	MIDLGB22	GB50 MIDL 4005 1571 3253 16

Bank Address for GBP: HSBC Bank PLC, 69 Pall Mall, London, SW1Y 5EY

Bank Address for USD/EUR/SGD/HKD/YEN: HSBC Bank PLC, 60 Fenchurch Street, London, EC3M 4BA

Please do not remit funds until your account number is provided.

## CONTACT DETAILS

### UK Address:

Building 2, Ground Floor,  
Guildford Business Park,  
Guildford,  
GU2 8XG,  
United Kingdom

### UAE Address:

Office 1004, Park Place,  
Sheikh Zayed Road,  
PO Box 413670,  
Dubai, United Arab Emirates

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