

# Zurich Stocks and Shares ISA

Additional permitted subscription application form

## Your application

Please make sure you complete all relevant sections and return your application to us at Zurich Portfolio Support Centre, PO Box 1200, The Grange, Cheltenham, GL50 9UP. If your application is incomplete we will not be able to place the deal and may return it to you.

### Data protection

Sterling ISA Managers Limited, trading as Zurich, is committed to ensuring that the way we collect, hold, use and share information about you complies fully with the Data Protection Act 1998. Before completing this application you should read the data protection leaflet appended to the Zurich Stocks and Shares ISA Terms and conditions, as this explains how your data will be used.

## 1 Adviser details

## 2 Personal details (investor)

Please enter your existing Zurich portfolio number (if entered you don't need to complete sections 2,3,4,9 & 10)

Title  Mr  Mrs  Miss  Ms  Dr  Other (please give details)

If you do not have a NI number, please tick this box

### 3 Contact details

Residential address

Town

Postcode

Country

Postal address

Same as residential address

Town

Postcode

Country

At least one phone number must be provided

Daytime phone no.

Evening phone no.

Email address

## 4 Bank details

Please confirm the details of the account(s) from which you want to make payments and to which we can pay withdrawals. You may choose a different account for payments and withdrawals.

**Note:** If bank account holder name is different to the applicant please complete a separate CVI (Section 13). Withdrawals must be paid to the applicants account.

Account number	<input type="text"/>
Sort code	<input type="text"/> — <input type="text"/> — <input type="text"/>
Building society roll no	<input type="text"/>
Account name	<input type="text"/>
Bank name	<input type="text"/>
Address	<input type="text"/>
Town	Postcode

**If you want us to pay withdrawals to a different account please specify the account details below.**

### Additional bank details

Please confirm the details of your account to which you want us to pay any withdrawals.

Account number	<input type="text"/>
Sort code	<input type="text"/> — <input type="text"/> — <input type="text"/>
Building society roll no	<input type="text"/>
Account name	<input type="text"/>
Bank name	<input type="text"/>
Address	<input type="text"/>
Town	Postcode

## 5 Stocks & Shares APS allowance subscription information

Please also complete the transfer authority form at the back of the application.

If you want to transfer more than one additional permitted subscription allowance, please complete a separate transfer authority for each.

**Note:** If there are more than two transfers please photocopy this page and clearly number the transfer.

### Additional permitted subscription transfer

Transfer type  Cash  Re-registration of assets (Zurich to Zurich ISA only)

Where you are re-registering assets, please also complete section 6 confirming the details of the assets you want to re-register.

Sterling / Zurich ISA account number(s) belonging to the deceased

Estimated additional permitted subscription allowance, if known

£

### Additional permitted subscription allowance transfer from another ISA manager

Transfer type  Cash

Product provider/manager name

Account number/member ID

Estimated additional permitted subscription amount

£

## 6 Transfer of assets

If you have chosen to subscribe assets by asset transfer, please use this section to confirm the details of the assets you want to transfer.

The details of the assets to transfer should be taken from the assets held in the deceased's ISA. On receipt of a valid instruction these assets will be valued and compared to the permitted additional permitted subscription (APS), if the combined value of these assets are equal to or less than the APS, all assets will be transferred to your ISA.

If the combined value of the assets exceeds the additional permitted subscription, then we will sell the excess value of the assets from the asset with the highest value, if there is insufficient, we'll sell the next highest.

### Notes:

You must check that each asset that you are asking to be transfer matches exactly with the corresponding asset on the asset list. It must be the exact same ISIN number.

If any of the assets you are moving are in rebate paying funds, these will be switched to clean funds prior to the transfer of assets.

### Assets relating to first transfer

ISIN number	Asset name	Number of units/shares	Valuation date	Treasured assets

## 7 Payments

### Single payment

Amount

£

Cheque number

Please make cheques payable to Sterling ISA Managers Limited.

This amount will be held in the portfolio cash account until satisfactory evidence is received to permit the investment using the additional permitted allowance. Once this is complete we'll place your investment into your ISA up to the additional permitted subscription allowance, in cash, ready for your adviser to invest.

If you intend using the proceeds from either a Zurich or Sterling ISA, held in the deceased's name, to make your additional permitted subscription payment, please return this application with the appropriate documents requested by the Claims team.

## 8 Adviser remuneration details

For each payment type applicable to this application, please confirm the adviser remuneration that has been agreed. We will deduct remuneration on your adviser's behalf in line with the information provided below.

### Single payment

Initial adviser remuneration £  or  %

Ongoing remuneration £  or  %

Please specify how often you want ongoing remuneration to be taken – this can't be more frequently than your regular payment:

Monthly  Quarterly  Half-yearly  Yearly

I instruct Sterling ISA Managers Limited trading as Zurich to deduct the adviser remuneration as detailed above from my account and, pay it to my adviser in line with the Zurich Stocks and Shares ISA Terms and conditions.

Signed

Date

## 9 Adviser details

You must ensure that the Adviser remuneration section has been completed and signed by your customer. As this is an arrangement between you and your customer we will not get involved in any dispute that may arise between you and your customer.

You must obtain your customers agreement before making any changes to your remuneration.

You must ensure that all sections are appropriately completed otherwise, we will not be able to process the application.

Your name

Adviser firm

FCA code

Address

Town

Postcode

Telephone

Mobile telephone

Email

By submitting the application on behalf of the applicant, I confirm that this business has been solicited, sold, signed and completed in the UK and that all persons involved in transacting this business are authorised or exempt persons as defined in the Financial Services and Markets Act 2000 and are permitted to conduct this type of business.

Signed

Date

## 10 Portfolio declaration

### Data protection declaration

I confirm I have received and read the Data Protection Leaflet – Your privacy is important to us, that is appended to the Terms and conditions explaining how Sterling ISA Managers Limited trading as Zurich, will look after my details and I consent to:

- My personal data being used in the way described.
- Sterling ISA Managers Limited trading as Zurich, undertaking any search (with Experian) to confirm my identity. I am aware that Experian may check the details I provide against any particulars on any database (public or otherwise) to which they have access. I am also aware that a record of the search will be retained by Experian, and that Experian may use my details to help other companies verify information.

### Declaration for your Zurich Portfolio

#### Acceptance

Zurich Portfolio

Account Holders Full Name

Second Account Holders Full Name

Your adviser has recommended that you invest through a Zurich Portfolio.

Completing and returning this form is the first step towards opening it.

The Zurich Portfolio terms and conditions contain important information about it and the accounts that are available to you. They also explain the way in which your assets are transacted, and the responsibilities you, your adviser and we have in delivering these services to you.

The Zurich Accidental Death Cover terms and conditions also contain important information about how that cover will work in practice.

#### Declarations

Your adviser has confirmed that:

- you have received the terms and conditions of the Zurich Portfolio and the Zurich Accidental Death Cover along with the relevant data protection leaflet – Your privacy is important to us. They also confirm you are aware and agree to the use of your personal information for the purposes of your Zurich Portfolio and Zurich Accidental Death Cover
- this business has been solicited, sold, signed and completed in the UK and that all persons involved in transacting this business are authorised or exempt persons as defined in the Financial Services and Markets Act 2000 and are permitted to conduct this type of business.

You agree that Sterling ISA Managers Limited:

- can undertake any search (with Experian) to confirm your identity. You are aware that Experian may check the details you provide against any particulars on any database (public or otherwise) to which they have access. You are also aware that a record of the search will be retained by Experian, and that Experian may use your details to help other companies verify information
- can conduct appropriate anti-money laundering, fraud and counter-terrorism checks, and
- its agents and certain Zurich Group companies can use your information to set up, process and administer your portfolio and the accounts within it.
- can share details about you, including the Experian search above, and your Zurich Portfolio with Zurich Assurance Ltd as required to allow Zurich Assurance Ltd to provide the Zurich Accidental Death Cover linked to your Zurich Portfolio and issue any payment that may fall due.

You confirm that:

- you are over 18 years of age, and
- the information given is correct, and you want to proceed with the application

The terms and conditions of the Zurich Portfolio form the agreement between you and us, and are legally binding for both parties. We will notify you and your adviser if we change them. If you have any questions, please speak to your adviser.

If your Zurich portfolio application is accepted, you authorise Zurich Assurance Ltd to issue you with a Zurich Accidental Death Cover plan. The terms and conditions of Zurich Accidental Death Cover form the agreement between you and Zurich Assurance Ltd, and are legally binding for both parties.

## 10 Portfolio declaration (continued)

### International Tax Compliance self-certification

#### Notes

The Foreign Account Tax Compliance Act (FATCA) is a United States (US) law aimed at foreign financial institutions and other financial intermediaries. It aims to prevent tax evasion by US citizens and residents through the use of offshore accounts. Similar laws apply in connection with Crown Dependencies and Overseas Territories.

Following the introduction of the laws mentioned above, the UK Government has and will be agreeing a number of inter-governmental agreements to share tax information, where applicable, with the tax authorities in other jurisdictions. The need to collect certain information about each customer's tax arrangement is part of UK legislation and, as a financial services company, we are legally obliged to collect it.

We are asking for your tax residency and tax ID numbers and will record this on our records now. We will only disclose this information to the relevant tax authorities if and when we are required to under UK law.

Your tax residence generally is the country in which you live for more than half a year. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. This approach follows the Association of British Insurers directive to collect extra details from customers to establish this information.

**If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US.**

If you have any questions on how to complete this form we recommend that you speak to your tax or legal adviser.

Account Holder (please insert full name)

Are you resident for tax purposes anywhere other than the UK?

Yes  No

Town/city of birth

Country of birth

Country of residence for tax purposes

Tax reference number (if UK, please supply your national insurance number)

Are you a US citizen?

Yes  No

#### Next steps

Once you have read and understood the terms and conditions of the Zurich Portfolio and Zurich Accidental Death Cover, you need to accept them by signing and dating below.

You will become a Zurich Portfolio customer once this signed form and any other supporting documentation has been accepted by us.

Signature:

Date

Please return to:

Zurich Portfolio Support Centre  
The Grange  
Bishops Cleeve  
Cheltenham  
GL52 8XX



## 11 ISA declaration

### ISA Declaration

By signing this declaration, I declare that:

- all subscriptions made, and to be made, belong to me and I am 18 years of age or over;
- 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;
- 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, and
- I am not a citizen, national or resident of the United States of America.
- 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 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 Sterling ISA Managers Limited if I cease to be so resident or to perform such duties or cease to be married to a person or be in a civil partnership with a person who performs such duties.

I authorise Sterling ISA Managers Limited to:

- a) hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and
- b) make on my behalf any claims to tax relief in respect of ISA investments; and
- c) on my written request, 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
- d) deduct from my Zurich Stocks and Shares ISA, all charges, adviser remuneration and other sums in line with the Zurich Stocks and Shares ISA Terms and conditions and as detailed in section 10 of this application.

I apply to subscribe to a Zurich Stocks and Shares ISA for tax year  /  and each subsequent year until further notice.

**And, if the investment is being made on behalf of a donor of a power of attorney:**

I confirm that I am acting on behalf of the donor of a power of attorney and for the donor's own benefit in my capacity as an attorney as the donor is either physically or mentally incapable of acting for themselves, and to the best of my knowledge and belief the power of attorney is still valid and has not been revoked.

Signed

Date



## 12 Confirmation of verification of identity certificate

To be completed by an FCA Regulated adviser

Name of Applicant/Trustee/Third party/Attorney/Deputy

Title  Mr  Mrs  Miss  Ms  Dr  Other (please give details)

Forename

Surname

Address

Postcode

Previous address if moved in the last 3 months

Postcode

Telephone number

Date of birth

Nationality

Account number to which this certificate relates (if known)

I certify that:

a) the information above was obtained by me in relation to the applicant, and

b) the evidence I have obtained to verify the identity of the applicant: (tick one only)

- Meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG; or  
 Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

This certificate cannot be used to verify the identity of any applicant that falls into one of the following categories:

- those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification;
- those who have been subject to simplified due diligence under the Money Laundering Regulations; or
- those whose identity has been verified using the 'Source of funds' as evidence.

If you have not verified the identity of the applicant please give reasons below:

c) based on the knowledge I/we have gained of the customer(s) we have:

- No reason to believe that the tax residency self-certification requires any follow up action  
 Reason to believe that the tax residency self-certification requires any follow up action

I confirm that I have obtained evidence to verify the ownership of the bank accounts(s) added to this application and that this evidence originates from the account issuing bank in question and includes details of the account name and account number (at minimum) on the same item of evidence.

I agree that on reasonable request, I will provide details of the evidence seen to validate the ownership of the account(s) to Zurich.

### Adviser details

Name

Address

Postcode

Telephone number

Adviser code

Financial Services Register number

Name of person completing this certificate

- Adviser  Para planner  Director  Accounts manager

Signed

Date



## 13 Additional permitted subscription application and transfer form (Sterling/Zurich ISA to Zurich ISA – only)

### Investor Details

Investor full name

Investor permanent residential address

Town

Postcode

Country

Investor date of birth

Investor national insurance number

or confirmation that the investor does not have one

### Details of the Deceased

Deceased full name

Permanent residential address of the deceased at their date of death

Town

Postcode

Country

Deceased date of birth

Deceased national insurance number (if known)

Date of death

Date of marriage or civil partnership between the investor and the deceased

Deceased's existing ISA account number(s)

Please note if multiple ISAs were held by the deceased with the ISA manager their value will be combined to form one APS allowance.

### APS Allowance Subscription Information

I (the investor) wish to subscribe £  from my APS allowance in respect of the deceased and wish to make my subscription to a Stocks & Shares ISA:

- In cash, or;
- Where the APS allowance has not been transferred, in specie (by the transfer of existing ISA investments that have remained with the ISA manager or his nominee) to the above amount or value as at date of death if lower.

Please be aware that once a subscription to an APS allowance has been made, any future subscriptions under that APS allowance MUST be made to this ISA manager and be accompanied by an APS Subscription.

## 13 Additional permitted subscription application and transfer form (continued)

### APS Eligibility Declaration

This section must be completed to confirm the investor named on this application is eligible to make an additional permitted subscription to an ISA in respect of the deceased named on this application.

#### I (the investor) declare that:

- I am the surviving spouse/civil partner of the deceased
- I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we were not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down)
- the subscription is made under the provisions of regulation SODA of the ISA regulations (additional permitted subscription)
- the subscription is being made:
  - in the case of 'in specie' subscriptions, within 180 days of beneficial ownership passing to me (where the deceased died in the period beginning with 3 December 2014 and ending on 5 April 2015, this is treated as occurring on either 6 April 2015, or, the actual date of distribution, which ever is the later), and
  - in the case of cash subscriptions, within 3 years of the date of death, or if later, 180 days of the completion of the administration of the estate (where the deceased died in the period beginning with 3 December 2014 and ending on 5 April 2015, the deceased is treated as dying on 6 April 2015).
- I am aged 18 years of age or over
- All subscriptions made, and to be made, belong to me.

#### I authorise Sterling ISA Managers Limited

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- and
- to make on my behalf any claims to relief from tax in respect of ISA investments.

#### I agree to the ISA terms and conditions.

I declare that this APS application form has been completed to the best of my knowledge and belief.

Signed

Date

## 14 Additional permitted subscription allowance – Transfer authority (transfers to Zurich)

### Investor Details

Investor full name

Investor permanent residential address

Town

Postcode

Country

Investor date of birth

Investor national insurance number

or confirmation that the investor does not have one

### Details of the Deceased

Deceased full name

Permanent residential address of the deceased at their date of death

Town

Postcode

Country

Deceased date of birth

Deceased national insurance number (if known)

Date of death

Date of marriage or civil partnership between the investor and the deceased

Deceased's existing ISA account number(s)

Please note if multiple ISAs were held by the deceased with the ISA manager their value will be combined to form one APS allowance.

### APS Allowance Transfer Information

Name of deceased ISA manager

Address of deceased ISA manager

Town

Postcode

Country

Please be aware that an APS allowance can only be transferred once and only where no subscriptions have been made under that APS allowance. Once transferred subscriptions may only be made in cash.

## 14 Additional permitted subscription allowance – Transfer authority (continued)

### APS Eligibility Declaration

This section must be completed to confirm the investor named on this authority is eligible to transfer an additional permitted subscription allowance in respect of the deceased named on this authority.

I (the investor) declare that:

- I am the surviving spouse I civil partner of the deceased
- I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we were not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down)
- I have not subscribed to and will not subscribe to the additional permitted subscription allowance with the existing ISA provider of the deceased in respect of the deceased named on this application
- I intend to make an additional permitted subscription application to Sterling ISA Managers Limited

I authorise the existing ISA provider of the deceased as specified above to provide Sterling ISA Managers Limited with any information, written or non-written, concerning the APS allowance and former ISA in respect of the myself (the investor) and the deceased and to accept any instruction from them relating to the APS allowance being transferred.

I declare that this APS transfer application form has been completed to the best of my knowledge and belief.

Signed

Date

### Transfer Acceptance

We Sterling ISA Managers Limited are willing to accept this APS allowance transfer in line with the investors instructions above. We confirm that, subject to relevant checks, we are willing to accept an additional permitted subscription application from the investor.

Name of new ISA manager



## 15 Additional permitted subscription eligibility declaration form

### Investor Details

Investor full name

Investor permanent residential address

Town

Postcode

Country

Investor account number

### Details of the Deceased

Deceased full name

### APS Allowance Subscription Information

I (the investor) wish to subscribe an additional £  from my APS allowance in respect of the deceased and wish to make my subscription to a Stocks & Shares ISA:

- in cash.

### APS Subscription Eligibility Declaration

I (the investor) declare that:

- the subscription is made under the provisions of regulation SDDA of the ISA regulations (additional permitted subscription)
- the subscription is being made:
  - in the case of 'in specie' subscriptions, within 180 days of beneficial ownership passing to me (where the deceased died in the period beginning with 3 December 2014 and ending on 5 April 2015, this is treated as occurring on either 6 April 2015, or, the actual date of distribution, which ever is the later), and
  - in the case of cash subscriptions, within 3 years of the date of death, or if later, 180 days of completion of the administration of the estate (where the deceased died in the period beginning with 3 December 2014 and ending 5 April 2015, the deceased is treated as dying on 6 April 2015).
- All subscriptions made, and to be made, belong to me.

I agree to the ISA terms and conditions.

I declare that this APS application form has been completed to the best of my knowledge and belief.

Signed

Date

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Zurich is a trading name of Sterling ISA Managers Limited. Sterling ISA Managers Limited, authorised and regulated by the Financial Conduct Authority.  
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Registered Office: The Grange, Bishops Cleeve, Cheltenham, GL52 8XX.

