

# THE MORGAN STANLEY FTSE™ DEFENSIVE KICK OUT GROWTH PLAN 22

## Application Form for a Stocks and Shares ISA and/or Direct Investment:

Closing date 31st December 2014

This **completed application, cheque** and the appropriate **Verification of Identity Documentation** should be returned to Morgan Stanley & Co. International plc, BNY Mellon House, Ingrave Road, Brentwood, Essex CM15 8TG.

### 1. PERSONAL DETAILS OF INVESTOR

|                                 |   |
|---------------------------------|---|
| Title: (Mr/Mrs/Miss/Ms/Other)   |   |
| Surname:                        |   |
| First name(s) in full:          |   |
| Date of birth:                  | <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Permanent residential address:  |   |
|                                 |   |
|                                 | Postcode: <input type="text"/>  |
| Telephone:                      |   |
| E-mail address:                 |   |
| National Insurance (NI) Number: | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>   |

You should be able to find your National Insurance Number on a payslip, form P45 or P60, a letter from HMRC, or pension order book. If you have never been issued with a National Insurance Number, please tick here:

|  |     |                          |    |                          |
|--|-----|--------------------------|----|--------------------------|
| Are you a US citizen?  | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| Are you resident in the UK for tax purposes?                         | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| Are you resident for tax purposes in any other country?              | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| If yes, please provide details of Country(ies) and Tax Reference(s): |     |                          |    |                          |
| <input type="text"/>   |     |                          |    |                          |

It is possible to have a joint holder for Direct Investments. If you wish to use this facility, please complete the details of the joint investor here:

|                                 |   |
|---------------------------------|---|
| Title: (Mr/Mrs/Miss/Ms/Other)   |   |
| Surname:                        |   |
| First name(s) in full:          |   |
| Date of birth:                  | <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Permanent residential address:  |   |
|                                 |   |
|                                 | Postcode: <input type="text"/>  |
| National Insurance (NI) Number: | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>   |

If you have never been issued with a National Insurance Number, please tick here:

|  |     |                          |    |                          |
|--|-----|--------------------------|----|--------------------------|
| Are you a US citizen?  | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| Are you resident in the UK for tax purposes?                         | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| Are you resident for tax purposes in any other country?              | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| If yes, please provide details of Country(ies) and Tax Reference(s): |     |                          |    |                          |
| <input type="text"/>   |     |                          |    |                          |

For Direct Investments only, should you wish to invest on behalf of a child, please complete here:

|                        |                      |
|------------------------|----------------------|
| Name of child:         | <input type="text"/> |
| Relationship to child: | <input type="text"/> |

### 2. INVESTOR APPROPRIATENESS

|   |     |                          |    |                          |
|---|-----|--------------------------|----|--------------------------|
| Have you received a personal recommendation from your Intermediary to invest in this product? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
|---|-----|--------------------------|----|--------------------------|

If "Yes", please proceed to Section 3, Subscriptions. If "No", please confirm that your Intermediary has made an assessment, and is satisfied that this product is appropriate for you.

|  |     |                          |    |                          |
|--|-----|--------------------------|----|--------------------------|
| Has this product been assessed as being appropriate for you? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
|--|-----|--------------------------|----|--------------------------|

If "Yes", please proceed to Section 3, Subscriptions. If "No", please do not proceed with this application. Your Intermediary must assess the appropriateness of the product for you before you can submit this application.

### 3. SUBSCRIPTIONS

Please specify below the total Plan Investment amount, after any Intermediary<sup>1</sup> charges (see section 4)

|   |          |                      |
|---|----------|----------------------|
| <b>i. Stocks and Shares ISA for 2014/15:</b> I apply to subscribe the following amount to a Stocks and Shares ISA for the tax year ending 5th April 2015 (minimum £3,000 and maximum £15,000)   | Amount £ | <input type="text"/> |
| <b>ii. Top up existing Morgan Stanley Stocks and Shares ISA for 2014/15:</b> I already hold a 2014/15 Stocks and Shares ISA with Morgan Stanley as ISA manager and apply to add the following amount to my existing Stocks and Shares ISA for the tax year ending 5th April 2015 (minimum £3,000 and the total ISA investment including any 2014/15 Cash ISA does not exceed £15,000) | Amount £ | <input type="text"/> |
| <b>iii. Direct Investment:</b> I apply to subscribe the following amount (minimum £3,000)   | Amount £ | <input type="text"/> |

**Plan Investment Amount £**

Please indicate method of payment

**Cheque**  Please make your cheque payable to 'Morgan Stanley & Co. International plc'. Please also write your full name and the name of the plan you are investing in (here, the 'FTSE Defensive Kick Out Growth Plan 22') on the back of the cheque, to ensure timely processing of your application.

**Electronic payment**  If you send your money by bank transfer, the details you require are:

**A/C name:** Morgan Stanley & Co Int'l PLC, Client Money Account  
**Bank name:** RBS **Sort code:** 15-10-00 **A/C number:** 22874023  
**Payment ref:** Client/Investor name exactly as quoted on the application form

Investors should be aware that the value of investments and the income from them can fall as well as rise, and that past performance is not necessarily a guide to future performance. The interim value of the underlying assets of the Plan do not directly impact the benefits generated (if any) at the maturity of the Plan.

Notes: When completed this application form should be returned to your Intermediary. Money Laundering Regulations: Under the regulations, there is a legal requirement to prove the identity of people who wish to make an investment. You may therefore be asked for some evidence of your identity. This will normally be a passport or similar form of identity check.

<sup>1</sup> Throughout this form, "Intermediary" is used to refer to either a Financial Adviser or Execution Only Broker.

# Application Form for a Stocks and Shares ISA and/or Direct Investment

## 4. INVESTOR DECLARATION AND AUTHORITY

### APPLICABLE TO DIRECT INVESTMENT APPLICANTS ONLY

I declare I am 18 years of age or over and that I am not a resident, nor am I acting on behalf of, a resident of the United States; and that I will not assist any person who is so resident to invest in this Plan. Further I agree to inform you immediately should I become a resident of the United States.

### APPLICABLE TO ALL ISA APPLICANTS

#### I declare that:

- All subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- If I am applying for a new 2014/15 Stocks and Shares ISA I have not subscribed and will not subscribe to another Stocks and Shares ISA with another ISA manager in the same year that I subscribe to this Stocks and Shares ISA;
- If I am applying to top up an existing Morgan Stanley Stocks and Shares ISA for 2014/15, I acknowledge and agree that the Securities acquired under this Plan will be held within the same Morgan Stanley 2014/15 Stocks and Shares ISA;
- I have not subscribed and will not subscribe more than £15,000 in total in 2014/15 ISAs (whether in a Cash ISA, a Stocks and Shares ISA or both);
- I am resident in the UK for tax purposes, or non-resident but performing duties which by virtue of section 28 of the Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas) are treated as being performed in the UK, or I am married to or in a civil partnership with a person who performs such duties. I will immediately inform Morgan Stanley & Co. International plc ("Morgan Stanley") 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.

### APPLICABLE TO APPLICANTS CONSENTING TO MORGAN STANLEY FACILITATING THE PAYMENT OF INTERMEDIARY CHARGES FROM YOUR INVESTMENT

#### I declare that:

- My Intermediary has explained their charges to my full satisfaction and I agree to the payment of the Intermediary charges as detailed in this form. I understand that Morgan Stanley is simply facilitating the payment of the Intermediary charges to my Intermediary and any queries or complaints in respect of these charges should be directed to the Intermediary and not Morgan Stanley;
- I agree that all Intermediary charges become immediately due and payable on the date next to my signature;
- I also accept that if I exercise a cancellation right in relation to the product, Morgan Stanley will not return the Intermediary charges to me. I have separately agreed with my Intermediary whether any Intermediary charges are refundable in the event that I exercise my cancellation rights in relation to the financial product.

### INTERMEDIARY CHARGE

|  |   |
|--|---|
| Full Payment Amount:                       | £ |
| Charge for Advice/Execution <sup>2</sup> : | £ |
| Plan Investment Amount:                    | £ |

<sup>2</sup> Please delete Advice or Execution as appropriate.

### FOR ALL APPLICANTS

#### I authorise Morgan Stanley & Co. International plc:

- To hold my cash subscription, Direct Investments, ISA investments (as applicable), interest, dividends and other rights or proceeds in respect of those investments and any cash or other proceeds;
- To make on my behalf any claims to relief from tax in respect of ISA investments;
- On my request to transfer or pay to me, as the case may be, Direct investments, ISA investments, interest, dividends, rights or other proceeds in respect of such investments, any cash or other proceeds;
- To supply an annual statement;
- To process my personal data as set out in Clause 30 of the Terms and Conditions.

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read the Plan brochure including the sections covering Risk Factors, Key Features and Terms and Conditions carefully before signing this document. If you do not understand any point please ask your adviser or your financial intermediary for further information. By signing this agreement, you consent to Morgan Stanley processing your information including your name, contact details and preference information for the purposes set out in the Terms and Conditions.

I acknowledge and agree to the terms under which my subscription will be made and my investments will be managed. I understand that Morgan Stanley does not provide investment advice in relation to the Plan and confirm that I either do not require such advice or have received advice on the Plan from an Intermediary. I declare that this application form has been completed to the best of my knowledge and belief and is correct.

|   |  |
|---|--|
| Investor Signature:                     |  |
| Date:                                   |  |
| Joint Investor Signature <sup>3</sup> : |  |
| Date:                                   |  |

<sup>3</sup> If applicable (Direct Investments only.)

## 5. INTERMEDIARY DETAILS AND DECLARATION

|   |  |
|---|--|
| Intermediary:                             |  |
|   | Postcode:  |
| FCA Number:                               |  |
| Bank/Building Society Name <sup>4</sup> : |  |
| Sort Code <sup>4</sup> :                  | <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>                  |
| Account Number <sup>4</sup> :             | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Full Account Name <sup>4</sup> :          |  |

<sup>4</sup> Only required if bank details have not been previously supplied and where Morgan Stanley is facilitating the Intermediary Charge

### I HEREBY CONFIRM THAT (TICK AS APPROPRIATE):

I have signed and returned Morgan Stanley's Terms of Business issued in December 2012 and I am duly authorised to bind the Intermediary firm (the "firm") to the arrangements set out in this application form:

|   |                          |
|---|--------------------------|
| 1. I have provided a personal recommendation to the investor in accordance with Chapter 9 of the Conduct of Business Sourcebook (COBS) of the FCA Handbook and am satisfied that this is a suitable investment for the investor | <input type="checkbox"/> |
| 2. I have assessed and am satisfied with the appropriateness for the investor, in accordance with Chapter 10 of the New Conduct of Business Sourcebook (COBS) within the FCA Handbook   | <input type="checkbox"/> |

FAILURE TO TICK ONE OF THE BOXES ABOVE MAY RESULT IN THE APPLICATION BEING REJECTED

### INTERMEDIARY DECLARATION (APPLICABLE WHERE THE INVESTOR CONSENTS TO MORGAN STANLEY FACILITATING THE PAYMENT OF INTERMEDIARY CHARGES):

- I declare that the firm understands that the Intermediary charge monies will become due and payable immediately from the date of consent by the investor(s) to the Intermediary charge and these Intermediary charge monies will not be treated as client money. Intermediary charge monies will be held in a non-client money account awaiting payment to the Intermediary firm and will not accrue interest. (Payment will typically be made up to 15 business days following acceptance of the application form, subject to valid bank details for your firm being on file.)
- I declare that, in the event of Morgan Stanley's insolvency, the firm agrees to waive its right to make any claim against the investor in respect of any unpaid Intermediary charge monies and agrees to become a creditor of Morgan Stanley in respect of such monies.
- I declare that, in the event of the investor(s) payment(s) not being honoured or received by Morgan Stanley, I and the firm agree to return any Intermediary charge monies to Morgan Stanley immediately upon request by Morgan Stanley.
- I declare that in the event of the investor(s) exercising any cancellation rights, I have separately agreed with the investor whether any Intermediary charges will still be payable and will be responsible for arranging any refunds.
- I declare that the firm acknowledges and accepts that it is the firm's responsibility to account for VAT and any other taxes and duties as appropriate in relation to the Intermediary charges.
- I declare that this application form has been completed to the best of my knowledge and belief and is correct and agree that the firm will notify Morgan Stanley immediately in writing of any changes.

|                         |  |
|-------------------------|--|
| Intermediary Signature: |  |
| Date:                   |  |

# THE MORGAN STANLEY FTSE™ DEFENSIVE KICK OUT GROWTH PLAN 22

## Application Form for a Cash or Stocks and Shares ISA Transfer:

Closing date 22nd December 2014

This **completed application, cheque** and the appropriate **Verification of Identity Documentation** should be returned to Morgan Stanley & Co. International plc, BNY Mellon House, Ingrave Road, Brentwood, Essex CM15 8TG.

I confirm that I wish to transfer a: **Cash ISA**  **Stocks and Shares ISA**  (Please tick one only)

This form allows you to make up to two transfers. Should you require further copies of the mandates opposite to facilitate additional transfers you may photocopy this form.

### 1. PERSONAL DETAILS OF INVESTOR

|                                |   |
|--------------------------------|---|
| Title: (Mr/Mrs/Miss/Ms/Other)  |   |
| Surname:                       |   |
| First name(s) in full:         |   |
| Date of birth:                 | <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Permanent residential address: |   |
|                                |   |
|                                | Postcode: <input type="text"/>  |
| Telephone:                     |   |
| E-mail address:                |   |

National Insurance (NI) Number:

You should be able to find your National Insurance Number on a payslip, form P45 or P60, a letter from HMRC, or pension order book. If you have never been issued with a National Insurance Number, please tick here:

|  |     |                          |    |                          |
|--|-----|--------------------------|----|--------------------------|
| Are you a US citizen?  | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| Are you resident in the UK for tax purposes?                         | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| Are you resident for tax purposes in any other country?              | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| If yes, please provide details of Country(ies) and Tax Reference(s): |     |                          |    |                          |
| <input type="text"/>   |     |                          |    |                          |

### 2. INVESTOR APPROPRIATENESS

Have you received a personal recommendation from your Intermediary to invest in this product? Yes  No

If "Yes", please proceed to Section 3, Transfer Request Mandates. If "No", please confirm that your Intermediary has made an assessment, and is satisfied that this product is appropriate for you.

Has this product been assessed as being appropriate for you? Yes  No

If "Yes", please proceed to Section 3, Transfer Request Mandates. If "No", please do not proceed with this application. Your Intermediary must assess the appropriateness of the product for you before you can submit this application.

Investors should be aware that the value of investments and the income from them can fall as well as rise, and that past performance is not necessarily a guide to future performance. The interim value of the underlying assets of the Plan do not directly impact the benefits generated (if any) at the maturity of the Plan.

Notes: When completed this application form should be returned to your Intermediary. Money Laundering Regulations: Under the regulations, there is a legal requirement to prove the identity of people who wish to make an investment. You may therefore be asked for some evidence of your identity. This will normally be a passport or similar form of identity check.

<sup>1</sup> Throughout this form, "Intermediary" is used to refer to either a Financial Adviser or Execution Only Broker.

### 3A. EXISTING CASH OR STOCKS AND SHARES ISA TRANSFER REQUEST MANDATES (3B. ON REVERSE)

**FIRST MANDATE** - Instruction to the Plan Provider from whom you are transferring your **Cash ISA / Stocks and Shares ISA** (delete as appropriate).

I hereby instruct you to sell investments within my plan immediately and transfer the cash proceeds, together with any interest, dividends, rights and any other cash within my plan (less any amount you are entitled to keep under the terms of the plan), to Morgan Stanley & Co. International plc, BNY Mellon House, Ingrave Road, Brentwood, Essex CM15 8TG. Please transfer my plan once instructions have been received from Morgan Stanley & Co. International plc to do so. After transfer, all dividends and tax credits due should be made payable directly to me. Please make the cheque payable to 'Morgan Stanley & Co. International plc' reference [client name] and write the name of the plan clearly on the reverse of the cheque to ensure timely processing. If you are not in a position to transfer my cash proceeds by **5th January 2015**, please cancel my request to transfer and reinstate my ISA.

|                                |                                |
|--------------------------------|--------------------------------|
| Title: (Mr/Mrs/Miss/Ms/Other)  |                                |
| Surname:                       |                                |
| First name(s) in full:         |                                |
| Permanent residential address: |                                |
|                                | Postcode: <input type="text"/> |
| Telephone:                     |                                |
| Investor Signature:            |                                |
| Date:                          |                                |

**SECOND MANDATE** - Instruction to the Plan Provider from whom you are transferring your **Cash ISA / Stocks and Shares ISA** (delete as appropriate).

I hereby instruct you to sell investments within my plan immediately and transfer the cash proceeds, together with any interest, dividends, rights and any other cash within my plan (less any amount you are entitled to keep under the terms of the plan), to Morgan Stanley & Co. International plc, BNY Mellon House, Ingrave Road, Brentwood, Essex CM15 8TG. Please transfer my plan once instructions have been received from Morgan Stanley & Co. International plc to do so. After transfer, all dividends and tax credits due should be made payable directly to me. Please make the cheque payable to 'Morgan Stanley & Co. International plc' reference [client name] and write the name of the plan clearly on the reverse of the cheque to ensure timely processing. If you are not in a position to transfer my cash proceeds by **5th January 2015**, please cancel my request to transfer and reinstate my ISA.

|                                |                                |
|--------------------------------|--------------------------------|
| Title: (Mr/Mrs/Miss/Ms/Other)  |                                |
| Surname:                       |                                |
| First name(s) in full:         |                                |
| Permanent residential address: |                                |
|                                | Postcode: <input type="text"/> |
| Telephone:                     |                                |
| Investor Signature:            |                                |
| Date:                          |                                |

# Application Form for a Cash or Stocks and Shares ISA Transfer

## 4. INVESTOR DECLARATION AND AUTHORITY

### I DECLARE THAT:

- All subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I am resident in the UK for tax purposes, or non-resident but performing duties which by virtue of section 28 of the Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas) are treated as being performed in the UK, or I am married to or in a civil partnership with a person who performs such duties. I will immediately inform Morgan Stanley & Co. International plc ("Morgan Stanley") 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.

### APPLICABLE TO APPLICANTS CONSENTING TO MORGAN STANLEY FACILITATING THE PAYMENT OF INTERMEDIARY CHARGES FROM YOUR INVESTMENT

I declare that:

- My financial Intermediary has explained their charges to my full satisfaction and I agree to the payment of the Intermediary charges as detailed in this form. I understand that Morgan Stanley is simply facilitating the payment of the Intermediary charges to my Intermediary and any queries or complaints in respect of these charges should be directed to the Intermediary and not Morgan Stanley.
- I agree that all Intermediary charges become immediately due and payable on the date next to my signature.
- I also accept that if I exercise a cancellation right in relation to the product, Morgan Stanley will not return the Intermediary charges to me. I have separately agreed with my Intermediary whether any Intermediary charges are refundable in the event that I exercise my cancellation rights in relation to the financial product.

### INTERMEDIARY CHARGE

|  |   |
|--|---|
| Full Payment Amount:                       | £ |
| Charge for Advice/Execution <sup>2</sup> : | £ |
| Plan Investment Amount:                    | £ |

<sup>2</sup> Please delete Advice or Execution as appropriate.

### I AUTHORISE MORGAN STANLEY & CO. INTERNATIONAL PLC:

- To hold my ISA investment, interest, dividends and other rights or proceeds in respect of those investments and any cash or other proceeds;
- To make on my behalf any claims to relief from tax in respect of ISA investments;
- On my 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, any cash or other proceeds;
- To supply an annual statement;
- To process my personal data as set out in Clause 30 of the Terms and Conditions.

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read the Plan brochure including the sections covering Risk Factors, Key Features and Terms and Conditions carefully before signing this document. If you do not understand any point please ask your adviser or your financial intermediary for further information. I acknowledge and agree to the terms under which my subscription will be made and my investments will be managed. I understand that Morgan Stanley does not provide investment advice in relation to the Plan and confirm that I either do not require such advice or have received advice on the Plan from an Intermediary. I declare that this application form has been completed to the best of my knowledge and belief and is correct.

|   |  |
|---|--|
| Investor Signature:                     |  |
| Date:                                   |  |
| Joint Investor Signature <sup>3</sup> : |  |
| Date:                                   |  |

<sup>3</sup> If applicable (Direct Investments only).

## 5. INTERMEDIARY DETAILS AND DECLARATION

|   |                 |
|---|-----------------|
| Intermediary:                             |                 |
|   |                 |
|   | Postcode:       |
| FCA Number:                               |                 |
| Bank/Building Society Name <sup>4</sup> : |                 |
| Sort Code <sup>4</sup> :                  | □ □ - □ □ - □ □ |
| Account Number <sup>4</sup> :             | □ □ □ □ □ □ □ □ |
| Full Account Name <sup>4</sup> :          |                 |

<sup>4</sup> Only required if bank details have not been previously supplied and where Morgan Stanley is facilitating the Intermediary Charge

### I HEREBY CONFIRM THAT (TICK AS APPROPRIATE):

I have signed and returned Morgan Stanley's Terms of Business issued in December 2012 and I am duly authorised to bind the Intermediary firm (the "firm") to the arrangements set out in this application form:

|   |                          |
|---|--------------------------|
| 1. I have provided a personal recommendation to the investor in accordance with Chapter 9 of the Conduct of Business Sourcebook (COBS) of the FCA Handbook and am satisfied that this is a suitable investment for the investor | <input type="checkbox"/> |
| 2. I have assessed and am satisfied with the appropriateness for the investor, in accordance with Chapter 10 of the New Conduct of Business Sourcebook (COBS) within the FCA Handbook   | <input type="checkbox"/> |

### FAILURE TO TICK ONE OF THE BOXES ABOVE MAY RESULT IN THE APPLICATION BEING REJECTED

### INTERMEDIARY DECLARATION (APPLICABLE WHERE THE INVESTOR CONSENTS TO MORGAN STANLEY FACILITATING THE PAYMENT OF INTERMEDIARY CHARGES):

- I declare that the firm understands that the Intermediary charge monies will become due and payable immediately from the date of consent by the investor(s) to the Intermediary charge and these Intermediary charge monies will not be treated as client money. Intermediary charge monies will be held in a non-client money account awaiting payment to the Intermediary firm and will not accrue interest. (Payment will typically be made up to 15 business days following acceptance of the application form, subject to valid bank details for your firm being on file.)
- I declare that, in the event of Morgan Stanley's insolvency, the firm agrees to waive its right to make any claim against the investor in respect of any unpaid Intermediary charge monies and agrees to become a creditor of Morgan Stanley in respect of such monies.
- I declare that, in the event of the investor(s) payment(s) not being honoured or received by Morgan Stanley, I and the firm agree to return any Intermediary charge monies to Morgan Stanley immediately upon request by Morgan Stanley.
- I declare that in the event of the investor(s) exercising any cancellation rights, I have separately agreed with the investor whether any Intermediary charges will still be payable and will be responsible for arranging any refunds.
- I declare that the firm acknowledges and accepts that it is the firm's responsibility to account for VAT and any other taxes and duties as appropriate in relation to the Intermediary charges.
- I declare that this application form has been completed to the best of my knowledge and belief and is correct and agree that the firm will notify Morgan Stanley immediately in writing of any changes.

|                         |  |
|-------------------------|--|
| Intermediary Signature: |  |
| Date:                   |  |

## 3B. EXISTING CASH OR STOCKS AND SHARES ISA TRANSFER REQUEST MANDATES (CONTINUED)

### SECOND MANDATE

|                         |  |
|-------------------------|--|
| Name of ISA Manager:    |  |
| Address of ISA Manager: |  |
|                         | Postcode:  |
| Type of Account:        | Cash ISA <input type="checkbox"/> Stocks/Shares ISA <input type="checkbox"/> |
| Account Number:         |  |
| Full Transfer:          | <input type="checkbox"/> Partial Transfer Value: <input type="text"/>        |
| Type of Account:        | Cash ISA <input type="checkbox"/> Stocks/Shares ISA <input type="checkbox"/> |
| Account Number:         |  |
| Full Transfer:          | <input type="checkbox"/> Partial Transfer Value: <input type="text"/>        |
| Type of Account:        | Cash ISA <input type="checkbox"/> Stocks/Shares ISA <input type="checkbox"/> |
| Account Number:         |  |
| Full Transfer:          | <input type="checkbox"/> Partial Transfer Value: <input type="text"/>        |
| Total Approx Value:     |  |

### FIRST MANDATE

|                         |  |
|-------------------------|--|
| Name of ISA Manager:    |  |
| Address of ISA Manager: |  |
|                         | Postcode:  |
| Type of Account:        | Cash ISA <input type="checkbox"/> Stocks/Shares ISA <input type="checkbox"/> |
| Account Number:         |  |
| Full Transfer:          | <input type="checkbox"/> Partial Transfer Value: <input type="text"/>        |
| Type of Account:        | Cash ISA <input type="checkbox"/> Stocks/Shares ISA <input type="checkbox"/> |
| Account Number:         |  |
| Full Transfer:          | <input type="checkbox"/> Partial Transfer Value: <input type="text"/>        |
| Type of Account:        | Cash ISA <input type="checkbox"/> Stocks/Shares ISA <input type="checkbox"/> |
| Account Number:         |  |
| Full Transfer:          | <input type="checkbox"/> Partial Transfer Value: <input type="text"/>        |
| Total Approx Value:     |  |