Discretionary Management Service

Application form

Please complete in ink and return to:
Reyker, 17 Moorgate, London, EC2R 6AR

All fields need to be completed.

Personal declaration

Please read this first and tick the box below to confirm you understand how our discretionary service works and what you are committing to.

Thank you for your business and for trusting us. This form collects information about you that we need to operate your account in compliance with FCA regulations. Reyker has categorised you as a retail client in accordance with the FCA conduct of business rules. You must be 18 or over to invest with us. We want you to be happy with our services at Reyker, so if you are not content, please call a member of our discretionary management team and we will help.

In accordance with those rules Reyker will provide you with a suitability report before the service starts, so that you can check that what we propose for you meets your needs and takes proper account of your personal circumstances. The report will include but not be limited to: any specific advice provided when applicable, the investment suitability based on the information you provided, how the investment meets your objectives and personal circumstances with reference to the investment term you require, and a summary of our understanding of your knowledge and experience, attitude to risk and capacity for loss.

By using our discretionary service, you grant Reyker permission to act as your investment manager, and we will make investment decisions on your behalf and in accordance with the agreed investment strategy. We will rely on the information you give us from time to time, which must be up to date, complete and accurate.

If you are authorising us to make an ISA investment on your behalf, then completing this form constitutes a declaration that you will comply with ISA rules. You will tell us immediately that you cease to be a UK resident and or also became or cease to be an overseas tax resident. In general, tax residence is the country in which you live. Circumstances may cause you to be resident elsewhere or resident in more than one country at the same time. Reyker does not provide tax advice and if you need advice you must obtain it separately. We can suggest a tax adviser if you wish.

By signing this form and ticking the mandatory declaration below you confirm that you are being responsible, truthful and not withholding any information that may be relevant to us in accepting you as a client, and you accept that there is a contract between us, being our terms and conditions of business (T&Cs). You further accept that you will comply with all ISA and other taxation rules. You give permission for Reyker to collect, process and hold your personal data.

☐ **Please tick this box if you agree. It is mandatory to tick this box. Without it we cannot accept your application.**

When we accept you as a client, you will be bound contractually as noted above. Our latest T&Cs always apply, superseding previous versions. You can always find them on our website reyker.com and via your online account with us.

Risk warning

All investments carry risk that values and returns may fall as well as rise. We provide useful risk information at reyker.com so please peruse our website and feel free to call us if you don't understand anything. As a discretionary client you have direct access to our discretionary management team who are there to help you.

Privacy policy

Please read our privacy policy found here: reyker.com/regulatory-information/privacy-policy. It contains information on how we collect, process, store and share your data. It also explains why we collect your data and the rights you have regarding it.

Reyker never sells client data to third parties, but we are required to share some information with regulators and tax authorities.

Communicating with you

Whilst you are a client of Reyker, we will send you statements and information about the investments we have made for you and our charges. We will also contact you at least annually to check that our understanding of your circumstances remains correct, and that our investment approach remains suitable for you. You cannot opt out of this as it is a regulatory requirement.

☐ We will not send you any other material unless you elect to receive it by ticking this box.

You can withdraw your consent at any time by emailing us at **clientservices@reyker.com**.

If you tick the box we promise that you will not be deluged with marketing material, but we will try to provide information that you find interesting. It includes investment research, occasional industry briefings, and details of our range of investment products such as new fund launches. Occasionally, we may also ask you to complete a short survey about your level of satisfaction with our services to you.

1. Account holder details

The information you supply to us will be kept completely confidential and will not be disclosed to third parties without your permission other than when we are required to do so by the rules of our regulators or when we are under legal compulsion to do so.

Only fill out details for the second applicant if you wish to open a joint account.

First Investor

Title	Email	
First name	Phone	
Middle name(s)	Country of Residence	
Surname	Country of Tax Domicile (if different or dual domicile)	
Date of birth		
Marital Status		
Date of expected retirement	Address	
NI Number	Street address	
Occupation	Town	City
Nationality	County	Postcode

1. Account holder details continued

Joint Investor

Relationship

Title	Email
First name	Phone
Middle name(s)	Country of Residence
Surname	Country of Tax Domicile (if different or dual domicile)
Date of birth	
Marital Status	
Date of expected retirement	Address
NI Number	Street address
Occupation	Town / City
Nationality	County / Postcode

Details of your investments to be managed

Please provide total details of the investments that you would like us to manage:

Cash	£	Investments	£
Total	£		

Part 2. Investment objectives

To ensure that we understand your financial circumstances and provide you with the right service, please provide the following information:

All the information requested herein is required to enable us to evaluate your risk tolerance, your ability to financially bear any related risks consistent with your investment objectives and whether you have the necessary experience and knowledge to understand the risks in discretionary management portfolio services.

What are your investment goals?
Please provide more information on your investment objectives, including target returns, risk tolerance and ability to bear loses and any other factors you would like us to consider:

Part 2. Investment objectives continued

What is your investment horizon?

- ☐ 1-3 years
- ☐ 3-5 years
- ☐ 5-10 years
- ☐ 10+ years
- ☐ Other

Please indicate if there are any companies which you do not wish to invest in or whether there are investment restrictions due to employment, directorships, politically exposed person and/or family member or any actual or potential conflicts of interest which you would like to disclose to us.

Part 3. Financial information

To ensure that we understand your financial circumstances, please provide the following information:

Sources of income

	First account holder	Second account holder
Salary (gross)	£	£
Pension income	£	£
Investment income	£	£
Other income	£	£
Total annual income	£	£

Regular annual expenditure

	First account holder	Second account holder
Mortgage repayments	£	£
Loan repayments	£	£
Education fees	£	£
General living expenses	£	£
Other expenditure	£	£
Total annual expenditure	£	£

Your assets

	First account holder	Second account holder
Main residence	£	£
Other property	£	£
Investments (ex. Reyker)	£	£
Cash deposits	£	£
Total assets	£	£

Part 3. Financial information continued

If you hold significant assets outside of Reyker then this may be relevant to our investment recommendation and so please provide details of the value and nature of these investments.

Please indicate below whether you expect your assets to increase in the foreseeable future, for example by maturing life policies, inheritances etc or decrease because of commitments such as tax liabilities, school fees, property improvements, pension contributions, divorce proceedings etc.

Amount of expected increase (brief explanation)

	Self	£
	Spouse	£
	Joint	£

Amount of anticipated change in commitments (brief explanation)

	Self	£
	Spouse	£
	Joint	£

Please provide any other information about your circumstances that might reasonably be considered relevant to our provision of financial services to you including, for example any facts about your general state of health or the likelihood of a need to withdraw cash from any investment that is made with Reyker.

Part 4. Investment knowledge and experience

Experience
Please indicate for how long you have been investing for.

Part 4. Investment knowledge and experience continued

Please indicate whether you have been accustomed to making your own investment decisions without relying on professional advice and/or whether you have received financial advice in the past and understand the nature and extent of discretionary management services.

Please state the average value, volume and frequency of individual transactions carried out with your previous investments and the period over which they have been carried out.

Knowledge
If you are an experienced investor, please indicate relevant education and/or professional experience or former profession and the level of understanding you have in investment matters and types of complex and non-complex financial instruments criteria.

Relevant investments
Please indicate the type of investments in which you consider yourself to be experienced in and whether you would like to request a restriction on investing in certain types of investments such as: non-readily realisable securities, non-mainstream pooled investments etc. Please tick appropriately.

Type of investment	Do you believe that you understand the risk attached to this type of investment?	
Equities	☐ Yes	☐ No
Fixed interest	☐ Yes	☐ No
Collective investments	☐ Yes	☐ No
Unlisted shares, EIS or SEIS	☐ Yes	☐ No
Structured notes	☐ Yes	☐ No
Warrants	☐ Yes	☐ No
Futures, options and other derivatives	☐ Yes	☐ No

Part 4. Bank details and income distributions

For clients investing in an income distributing portfolio, please select the frequency of the income distributions:

☐ Monthly ☐ Quarterly

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Part 4. Bank details and income distributions continued

Please provide your bank details below:

Account name		Address	
Account number			
Sort code			
Name of bank		Postcode	

Part 5. Taxation

If you are taxed in the UK, please indicate below your tax position by ticking the appropriate band:

Self	☐ Nil	☐ Standard rate	☐ Higher rate
Spouse	☐ Nil	☐ Standard rate	☐ Higher rate

If you are taxed outside the UK, please let us know approximately what proportion of your income is taxed outside of the UK:

Self %   Spouse %

Part 6. Risk warnings

Prior to investing in our discretionary managed portfolios, you need to make sure you fully understand the risks and accept the level of risk you are taking. Before any investments are made, we will discuss the parameters of the discretionary mandate you are granting us as the investment manager. We will also discuss the risks that are particularly relevant to the investment recommendation.

The portfolio will invest into tradeable investments whose price can be subject to change. The price of investments can be volatile and subject to unpredictable changes over the investment term. The value of your portfolio is affected by movements in the price of the investments. Investors should understand that the value of their portfolio can go down as well as up. If you sell part or all of the portfolio after its value has fallen, you may lose some or all of your capital.

The service is actively managed and whilst we strive to meet your investment objectives, we cannot guarantee that it will achieve the agreed objectives. Both performance and capital can be at risk.

The value of your initial capital and any returns you receive may be affected by inflation over the term of the investment. If inflation is high over the term of the investment, your purchasing power may decrease and so the real return could be low or negative. The portfolio is managed with inflation in mind, however this is a risk you should still consider.

Tax rules and legislation, including that relating to IHT and ISAs, can be subject to change and we therefore cannot guarantee that the taxation landscape will not alter over the life of your investment. Furthermore, our AIM IHT Portfolio will make investments in companies that we reasonably believe will qualify for tax relief. HMRC will assess tax relief on a case by case basis. Therefore, we cannot guarantee that any investment will qualify at all times. Reyker does not provide tax advice. Further information about tax in the UK is available from the government website: www.gov.uk.

Part 7. Declarations

I understand that Reyker will rely on the information contained in this form to make investments on my behalf and that it is my responsibility to disclose all facts to Reyker that could or should affect Reyker's investment decisions. I am responsible for informing Reyker without undue delay if any of the information or circumstances provided herein change in the future.

First account holder	Second account holder (if applicable)
Signed	Signed
Date	Date

Reference: MA/IM/VM/CD
Last Updated: 10.12.2018
Next Update: 10.12.2019
Owner: Compliance Department