

These supplementary terms and conditions are specific to ISAs and should be read in conjunction with, and form an overall part of, our standard terms and conditions.

1. Your Individual Savings Account (your ISA) must comply with the requirements of HM Revenue & Customs, which may be subject to change from time to time. Arjent will use its reasonable endeavours to ensure that these requirements are not breached and undertakes to notify you in the event that any failure to satisfy these requirements has or will result in your ISA becoming void. Nevertheless, it is your responsibility to read and agree the eligibility declaration.
2. ISA investments will be held in the name of a nominee company controlled by Pershing Securities Limited (PSL) specifically for use in connection with ISAs operated by Arjent Limited, and securities will be held by or to its order. Further details are contained in the section headed Accounts and Transactions in our general Terms and Conditions. Subject to any written instructions received from you, ISA investments will remain in your beneficial ownership and will not be used as security for a loan.
3. Arjent may retain subscription monies pending investment or reinvestment. Interest on such amounts may be credited to your ISA in accordance with our published rates.
4. Arjent will, on receipt of clear written instructions from you and within a reasonable period:
 - a. Arrange to transfer your ISA, or part of your ISA, to another ISA manager, or
 - b. Arrange to transfer or pay you, all or part of the investments held in your ISA and proceeds arising from the sale of your investments.
5. At your request Arjent will arrange for you (subject to clause 6 below):
 - a. To receive copies of the annual reports and accounts issued by every company in which your ISA is invested
 - b. To attend shareholder's meetings
 - c. To vote in applicable corporate events
 - d. To receive in addition to the documents referred to in (a) above, any other information issued to shareholders
6. For information on charges please refer to our rate card.
7. You authorise Arjent and PSL to provide HM Revenue & Customs with all relevant particulars of your ISA and its investments which HM Revenue & Customs may request.
8. Arjent may, as an ISA manager, without notice debit your ISA when due with any fees listed in 6 above.
9. Where insufficient cash funds are held within your ISA to meet fee obligations Arjent may without notice to you realise stock held within your ISA to meet fee obligations, or any outstanding fees listed in 6 above.
10. You authorise Arjent and PSL to apply on your behalf to HM Revenue & Customs for all appropriate claims in connection with the repayment of tax in respect of qualifying investments held in your ISA and the income arising there from.
11. Your ISA will lose its tax status on your death. Upon receipt of a sealed grant of probate, your ISA will be transferred to your personal representative or as directed by them, as applicable.
12. Arjent will make investment decisions at its absolute discretion in accordance with HM Revenue & Customs regulations and guidance.
13. Arjent will exercise all reasonable care in managing the account, but you will not hold Arjent responsible for any loss or depreciation of investments arising, other than as a result of wilful default or negligence on our part.
14. You will indemnify Arjent against all claims or demands made by persons claiming to be entitled to any assets forming all or part of the account portfolio, subject always to clause 12.
15. Any dispute arising in connection with your ISA shall be governed by English Law.
16. If you subscribe to a Stocks and Shares ISA, or transfer from another ISA manager, you will have the right to cancel your ISA for 14 days from the day we open your ISA. If you cancel a subscription, the amount returned may be less than the amount invested if there has been a downward movement in the value of your investments from the date of investment to the date your instruction to cancel was received. If you do not exercise any right to cancel in the current tax year within the 14 day period you will be deemed to have subscribed to a Stocks and Shares ISA for the current tax year, preventing you from subscribing to another Stocks and Shares ISA in the same tax year. However, you have the right to make a withdrawal or close your ISA at any time.
17. The full name of our firm is Arjent Limited. Trading under the name of Arjent in relation to all stockbroking and investment management activities, we are registered in England and Wales at 25 Christopher Street, London, EC2A 2BS. Company No 4077864. Telephone number 020 7965 0650. Arjent is authorised and regulated by the Financial Services Authority (No. 197330).

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www.fsa.gov.uk/register.

Arjent is registered in England. Registered No. 4077864. Registered office: Arjent Limited 25 Christopher Street London EC2A 2BS
VAT Registration No. 888 5631 63