

Thank you for choosing Arjent for your investment needs.

Please complete all sections as regrettably we are unable to accept incomplete applications. If a section is not applicable, please enter 'N/A'. If you require any assistance in completing any part of this form, please contact us on **020 7965 0650** between 9am to 5pm, Monday to Friday.

Please print clearly in **BLOCK** capitals

1. NATURE OF RELATIONSHIP

Please indicate whether this application is in respect of an individual (or group of individuals, e.g. a joint account, a general partnership, or investment club), a corporate entity or a trust (including pensions). Please tick ONE box only.

Individual(s)

Company

Trust

Please indicate the name you would like to appear as the account holder

Note: This will be your Account Name for all accounts applied for as part of this Client Application Pack. If no details are entered we will use the name of the First Applicant.

2. MAIN CONTACT DETAILS

Please enter the address and postcode of where you would like us to send correspondence (including contract notes etc).

Address

Postcode

Important note: Communications can be via phone, post and/or email but, unless we are instructed otherwise, we will communicate with the First Applicant only. If you have a preferred method of communication or would like other applicants to be included in any communications, please let us know.

Preferred method of communication

Name of other applicant(s) to be included in communications

3. FIRST APPLICANT

APPLICANT DETAILS

We are required to obtain certain information about applicants. In respect of individuals/partners, we require each individual/partner to complete the details below. In respect of a company application, please complete these details for each main board director. For a trust application please complete details for each trustee.

PERSONAL INFORMATION

Title (Mr, Mrs, Miss, Other)

First name

Middle name(s)

Last name

Date of birth

National Insurance number

Passport number

Nationality

PERSONAL INFORMATION Continued

Are you a UK tax resident? Yes No (Please tick ONE box)

If 'No' please provide Tax ID Number and country of residence

Tax ID number	<input type="text"/>
Country of residence	<input type="text"/>
Permanent residential address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Country of residence	<input type="text"/>
Home telephone number*	<input type="text"/>
Mobile telephone number*	<input type="text"/>
Work telephone number*	<input type="text"/>
*including international/area dialing codes	
Email address	<input type="text"/>

If you would like to nominate a third party to receive copy contract notes, please provide contact details below. If there is another third party you would like copy contract notes sent to, please contact us on **020 7965 0650** between 9am to 5pm, Monday to Friday, or fill out the details in Section 12 'Other Information'.

Name of contact	<input type="text"/>
Company name	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Telephone number	<input type="text"/>

KNOWLEDGE AND EXPERIENCE

In order to provide you with appropriate advice, we need to understand your knowledge and experience of investments. Please indicate your previous experience of the following types of investments (please tick ONE for each line). Further information about each type of investment is included in the notes at the end of this Client Application Pack.

	none	1 year or less	2-5 years	6-9 years	10 years+
Large sized UK quoted company equities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Medium sized UK quoted company equities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Small sized UK quoted company equities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
International securities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Gilts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Corporate bonds	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Unit trusts/OEICs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Investment trusts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Contracts for difference	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Spreadbetting	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Alternative Investments (please provide details)	<input type="text"/>				

Have you ever dealt with investments in a professional capacity? Yes No (Please tick ONE box)

If 'YES', please provide relevant experience and investment qualifications. If none, please state 'none'.

FINANCIAL DETAILS (not applicable for corporate or trust clients)

Occupation	<input type="text"/>
Value of savings	£ <input type="text"/>
Value of investments	£ <input type="text"/>
Value of other assets (including property)	£ <input type="text"/>
Total annual commitments (e.g. school fees etc.)	£ <input type="text"/>
Outstanding liabilities (not including mortgage repayment)	£ <input type="text"/>
Known future commitments (e.g. mortgage repayment etc.)	£ <input type="text"/>
Please indicate the value of assets being transferred to Arjent	£ <input type="text"/>
Annual income	£ <input type="text"/>

Please indicate your marginal rate of tax by ticking ONE of the boxes below.

Non-UK taxpayer	<input checked="" type="checkbox"/>
Basic rate taxpayer	<input checked="" type="checkbox"/>
Higher rate taxpayer (40%)	<input checked="" type="checkbox"/>
Higher rate taxpayer (50%)	<input checked="" type="checkbox"/>

REGULATORY REQUIREMENTS

The Anti-Money Laundering Regulations require all financial institutions to verify the identity of their clients. As a result we require you to provide certain documents as shown in the lists below. Please indicate which items you are submitting by ticking ONE of the boxes in each list.

One item from the following (photo ID).

Current EEA/UK/other photo driving licence	<input checked="" type="checkbox"/>
Current EEA/UK/other passport	<input checked="" type="checkbox"/>
State issued Identity Card	<input checked="" type="checkbox"/>

PLUS one item from the following (address ID).

Bank/mortgage statement from a recognised UK/EEA bank (no more than 3 months old)	<input checked="" type="checkbox"/>
Valid non-photo UK driving licence	<input checked="" type="checkbox"/>
Council tax letter/statement from last 3 months	<input checked="" type="checkbox"/>
Credit card statement from last 3 months	<input checked="" type="checkbox"/>
Utility bill (not mobile phone) from last 3 months	<input checked="" type="checkbox"/>
HMRC tax notification (e.g. P45, P60 or self-assessment forms)	<input checked="" type="checkbox"/>

In order to comply with this requirement, you can either:

1. Present the documents at any Arjent branch office.
2. Send certified copies of the documents to Arjent.

Note: Copies must be certified by a regulated professional (e.g. lawyer or accountant).

4. SECOND APPLICANT

PERSONAL INFORMATION

Title (Mr, Mrs, Miss, Other)	<input type="text"/>
First name	<input type="text"/>
Middle name(s)	<input type="text"/>
Last name	<input type="text"/>
Date of birth	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
National Insurance number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Passport number	<input type="text"/>
Nationality	<input type="text"/>

Are you a UK tax resident? Yes No (Please tick ONE box)

If 'No' please provide Tax ID Number and country of residence

Tax ID number	<input type="text"/>
Country of residence	<input type="text"/>
Permanent residential address	<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>
Country of residence	<input type="text"/>
Home telephone number*	<input type="text"/>
Mobile telephone number*	<input type="text"/>
Work telephone number*	<input type="text"/>
<small>*including international/area dialing codes</small>	
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Gilts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
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Investment trusts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Contracts for difference	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Spreadbetting	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Alternative Investments
(please provide details)

Have you ever dealt with investments
in a professional capacity?

Yes No (Please tick ONE box)

If 'YES', please provide relevant experience and investment qualifications. If none, please state 'none'.

FINANCIAL DETAILS (not applicable for corporate or trust clients)

Occupation

Value of savings

Value of investments

Value of other assets
(including property)

Total annual commitments
(e.g. school fees etc.)

Outstanding liabilities
(not including mortgage repayment)

Known future commitments
(e.g. mortgage repayment etc.)

Please indicate the value of assets
being transferred to Arjent

Annual income

Please indicate your marginal rate of tax by ticking one of the boxes below.

Non-UK taxpayer

Basic rate taxpayer

Higher rate taxpayer (40%)

Higher rate taxpayer (50%)

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One item from the following (photo ID).

- | | |
|--|-------------------------------------|
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| Current EEA/UK/other passport | <input checked="" type="checkbox"/> |
| State issued Identity Card | <input checked="" type="checkbox"/> |

PLUS one item from the following (address ID).

- | | |
|---|-------------------------------------|
| Bank/mortgage statement from a recognised UK/EEA bank (no more than 3 months old) | <input checked="" type="checkbox"/> |
| Valid non-photo UK driving licence | <input checked="" type="checkbox"/> |
| Council tax letter/statement from last 3 months | <input checked="" type="checkbox"/> |
| Credit card statement from last 3 months | <input checked="" type="checkbox"/> |
| Utility bill (not mobile phone) from last 3 months | <input checked="" type="checkbox"/> |
| HMRC tax notification
(e.g. P45, P60 or self-assessment forms) | <input checked="" type="checkbox"/> |

In order to comply with this requirement, you can either:

1. Present the documents at any Arjent branch office.
2. Send certified copies of the documents to Arjent.

Note: Copies must be certified by a regulated professional (e.g. lawyer or accountant).

ADDITIONAL APPLICANTS

If there are more than two applicants, please complete a Supplementary Applicant Form for each additional applicant. Copies of this form can be downloaded from our website www.arjent.co.uk

Please note: We can only accept up to four applicants per Client Application Pack.

5. OUR SERVICES

ACCOUNTS

We offer the following types of account:

- Investment Account – this is appropriate for all relationships described in Section 1
- Stocks and Shares Individual Savings Account (ISA) – UK tax residents only

In addition, we offer three service level types for each of the above account types:

- Advisory Dealing
- Execution Only
- Managed

You can use this form to apply for more than one account. For the first account please complete the information below and for each additional account, please complete a Supplementary Account Opening Form which can be downloaded from our website www.arjent.co.uk. Information about each account type and service is included in the notes at the end of this Client Application Pack.

Investment advice

We will provide advice to you on individual securities across a range of markets, unless you advise us otherwise. For Advisory Dealing accounts, we will not be responsible for monitoring the performance of your investments. If, however, you would like us to monitor the performance of your investments, on a discretionary or advisory basis, please select a Managed account.

Nominee service

The nominee service is a facility provided by Pershing Securities Limited to look after your investment assets safely and securely. Holdings within the nominee service are registered in the name of Pershing Nominees Limited, but remain your property at all times. Any cash pending investment (including sale proceeds) is held on a sub-account which we call the Capital Account. Dividends and other income is normally credited to another sub-account which we call the Income Account. Every account has both a Capital Account and an Income Account. If you would not like your investment holdings or cash to be held within our nominee service, please let us know.

Online service

You are able to view your account online.

If you would like to request a password to enable you to view your account online, please tick this box:

If you have a financial adviser who should also be able to view your account online please tick here and supply their name, company and account details in the box provided.

6. FIRST ACCOUNT OPENING FORM

ACCOUNT TYPE

Please indicate the Account Type you would like (please tick ONE box only).

- Investment Account
- ISA
- SIPP

If you have selected an ISA account, please complete the ISA Application Form and if applicable, the ISA Transfer Authority Form.

Important note: ISAs are available only to UK tax residents and cannot be held jointly.

ACCOUNT SERVICE

Please indicate the Account Service you would like for this account (Please tick ONE box only).

- Execution Only
- Advisory Dealing
- Managed (If you have ticked 'Managed' please also tick ONE of the following boxes)
- Managed Portfolio
- Investment Management
- Advisory
- Discretionary

RISK APPETITE AND INVESTMENT OBJECTIVES

In order to provide you with the right advice we need you to let us know what level of risk you are prepared to accept and what your investment objectives are. If you would like assistance with this part of the form please contact us or refer to the notes at the end of this Client Application Pack.

Please indicate your appetite to risk and investment objectives for this account (Please tick ONE box in each section only):

Risk appetite

- Low risk
- Medium risk
- High risk

Investment objectives

- Capital growth
- Income
- Balanced return

If you require a certain level of income, please indicate it here: £ (gross per annum)

Time horizon

In order to ensure we recommend suitable investments to you we need to know what time horizon you are investing for.

Please indicate your investment time horizon for this account (Please tick ONE box only):

- < 3 years
- 3–5 years
- 5–10 years
- Longer

Investment restrictions/specific requirements

Please detail any type of investments or markets on which you do not want us to recommend to you, or execute a transaction on your behalf. In the absence of any restrictions set by you we may recommend to you, or purchase on your behalf, any investment on any market appropriate to your stated risk appetite and investment objectives. Additionally please detail any specific investment requirements. If none, please state 'none'.

7. BANK DETAILS

Please complete your bank details below.

Name of bank	<input type="text"/>
Account name	<input type="text"/>
Sort code	<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"/>
Account 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"/> <input type="text"/> <input type="text"/>
Building society roll number (where applicable)	<input type="text"/>

Only UK/EU bank accounts are acceptable to receive payments using the BACS system.

8. SETTLEMENT MONIES

Please indicate how you would like settlement monies owing to you to be paid (Please tick ONE box only).

- Held on my/our Capital Account pending investment
- Paid to my/our bank/building society by BACS on settlement

9. INCOME PAYMENTS

If you wish Arjent to accrue any dividends and other income amounts allocated to you within the Income Account, please confirm how you would like these amounts to be paid (Please tick ONE box only).

- Held in my/our Income Account pending further instruction
- Paid to my/our bank/building society on a quarterly basis
- Paid to my/our bank/building society on a monthly basis

PAYMENT OF FEES AND CHARGES

Fees and charges are levied on a quarterly basis as set out in our Rate Cards. Unless you instruct us otherwise we will normally deduct these from any monies held on your Capital Account. If there is a shortfall we will seek to collect this from any money on your Income Account but in the event there is insufficient money to cover the shortfall you will be asked to make payment by cheque or bank transfer.

10. AUTHORITY TO DEAL

We would normally only take instructions to deal from the applicants named in this Client Application Pack; if you would like to nominate a third party to give dealing instructions on this account, please provide their details below.

Full name	<input type="text"/>
Relationship to first named applicant	<input type="text"/>
Permanent residential address	<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>
Country of residence	<input type="text"/>
Home telephone number	<input type="text"/>
Mobile telephone number	<input type="text"/>
Work telephone number	<input type="text"/>
Email address	<input type="text"/>
Specimen signature	<input type="text"/>

11. DECLARATION

I/we* certify that the information provided in this form is true and accurate and that I have read and understood the information contained within this Client Application Pack (CAP).

I/we* have received, read and agree to the Arjent Terms and Conditions and the Arjent Rate Cards.

I/we* will inform Arjent of any changes to the information provided or to my personal circumstances that may affect the provision of services by Arjent to me/us.

We may contact you with details of other relevant products, services and investment seminars, which we believe will be of interest to you. If you would like to receive such information, please tick this box

We may email you with our weekly and monthly comments, and details of other relevant products, services and investment seminars, which we believe will be of interest to you. If you would like to receive such emails, please tick this box

First applicant signature	<input type="text"/>
Date	<input type="text"/>
Print name	<input type="text"/>
Second applicant signature	<input type="text"/>
Date	<input type="text"/>
Print name	<input type="text"/>

* Please delete as appropriate

12. CLIENT APPLICATION PACK CHECKLIST

Please complete the checklist below and return your completed Client Application Pack with all relevant supplementary pages (if applicable) using the pre-paid envelope provided, or to:

Arjent Limited
25 Christopher Street
London
EC2A 2BS

Please tick each box as appropriate or enter 'N/A':

ALL sections of Client Application Pack completed	<input checked="" type="checkbox"/>	
Supplementary Applicant Form (if applicable)	<input checked="" type="checkbox"/>	Number of forms <input type="text"/>
Supplementary Account Opening Form (if applicable)	<input checked="" type="checkbox"/>	Number of forms <input type="text"/>
Stocks and Shares ISA Application Form (if applicable)	<input checked="" type="checkbox"/>	
ISA Plan Transfer Authority Form (if applicable)	<input checked="" type="checkbox"/>	

If you are a Managed Services client and you have other accounts you wish to consolidate for reporting purposes please tick here and provide your account number(s) and/or name(s) if you do not already have an account set up with Arjent.

Two ID documents for each applicant:

First applicant	<input checked="" type="checkbox"/>
Second applicant	<input checked="" type="checkbox"/>
Third applicant	<input checked="" type="checkbox"/>
Fourth applicant	<input checked="" type="checkbox"/>

Declaration signed by each applicant:

First applicant	<input checked="" type="checkbox"/>
Second applicant	<input checked="" type="checkbox"/>
Third applicant	<input checked="" type="checkbox"/>
Fourth applicant	<input checked="" type="checkbox"/>

OTHER INFORMATION

Please use this section to include any other information about your application to assist us in providing you with the appropriate advice.

FOR OFFICE USE ONLY

Account executive code

Client code

Set-up date

Main account number

Checked by

1. TYPES OF INVESTMENT

We can advise on a range of different investment types including:

- 1.1 **Low risk investments** – these can include cash and cash equivalents, gilts and higher rated* corporate debt, and may include certain larger UK quoted company equities.
- 1.2 **Medium risk investments** – as above, but can also include medium sized UK quoted company equities, large/medium sized overseas company equities and medium rated* corporate debt.
- 1.3 **High risk investments** – as above, but can also include smaller UK quoted company equities (including AIM), smaller sized overseas company equities, lower rated* corporate debt, derivatives, warrants, illiquid, unlisted and alternative investments.

*Please note, credit rating agencies Moody's, Fitch and Standard and Poor's are responsible for applying credit ratings to corporate debt. These ratings reflect those agencies views of the investment quality of those bonds.

2. TYPES OF ACCOUNT

We offer two types of accounts:

- 2.1 **Investment account** – this is an account which can be used to buy, sell and hold all types of investments which we offer. Depending on your tax status you may be required to pay tax on any gains and income received on investments held in these accounts.
- 2.2 **Stocks and shares individual savings account (ISA)** – this is a tax-efficient savings account where individual residents in the UK can invest up to the yearly ISA allowance in eligible investments. Further information about the tax benefits of this type of account is provided on our website – www.arjent.co.uk. If you select an ISA account please remember to complete the Stocks and Shares ISA Application Pack and read the ISA Supplementary Terms and Conditions.

3. TYPES OF SERVICE

We offer three types of service:

- 3.1 **Advisory dealing** – with this type of service we provide advice on specific investments but you retain responsibility for managing your portfolio. This means we are not responsible for providing you with ongoing information and advice about any of the investments we recommend to you, although we may choose to do so. Typically this type of account is appropriate for those clients who have experience and knowledge about the markets they are investing in.
- 3.2 **Execution only** – with this type of service we do not provide advice on specific investments and you retain responsibility for managing your portfolio. Our role is simply to execute orders you give us, although we can provide market information on investments before executing your orders. Typically this type of account is appropriate for those clients who have experience and knowledge about the markets they are investing in and wish to retain full responsibility for investment decisions

- 3.3 **Managed** – with this type of service we provide you with not only advice about specific investments but also the construction of your portfolio and ongoing information and advice. Alternatively we can manage your portfolio on a discretionary basis where we make the investment decisions without reference to you. We also provide you with valuations on a regular basis and tax pack each year to help you in completing your tax returns.

4. TYPES OF RISK APPETITE

We need to assess your appetite to risk.

For Advisory Dealing clients, only, the following rules apply:

- 4.1 **Low risks** – if your appetite to risk is low, we will only advise you on low risk investments (see section 1 for investment types). These are typically very liquid (i.e. easy to buy and sell) and less volatile investments (i.e. in terms of price movements). By selecting low risk, we will assume you are looking for capital preservation with the focus on income and that you are only prepared to accept a low probability that the value of your investment could fall.
- 4.2 **Medium risk** – if your appetite to risk is medium we will only advise you on medium and low risk investments (see section 1 for investments types). By selecting medium risk as your appetite to risk, we assume that you are looking for a combination of income and capital growth and are prepared to accept some risk that the value of your investments could fall.
- 4.3 **High risk** – if your appetite to risk is high, we will advise you on all types of investments including those that are medium and low risk (see section 1 for investment types). By selecting high risk as your appetite to risk, we assume you are focusing on capital growth and that you accept there is a strong possibility that you could lose some or all of your capital.

For Managed Services clients, we measure risk on an overall portfolio basis. Specifically, we measure how far the returns on that asset/portfolio, over a given period, can be expected to deviate from the mean return of that asset/portfolio over the same period.

The Managed Services client portfolio is compared against industry benchmarks to ensure that the risk of that client portfolio is aligned with the client's stated risk objectives.

5. TYPES OF INVESTMENT OBJECTIVES

We offer three types of investment objectives for you to choose from:

- 5.1 **Capital growth** – this is designed for those clients who wish us to focus on investments which are likely to grow in value rather than those which provide income in the form of interest and dividends.
- 5.2 **Income** – this is designed for clients seeking income from their investments rather than capital growth.
- 5.3 **Balanced** – this is designed for clients looking for a balance between income and growth.

We can hold your investments within a Pershing nominee account or in your own name.