

Mr/Mrs/Miss/.....	Surname	Full Forename(s) <i>(Please state all of your names)</i>
Permanent Residential Address <i>(C/O addresses are not permitted)</i>		
Post Code		
Date of Birth	National Insurance Number	Account Number

I hereby instruct my existing ISA manager, as detailed below, to transfer my Stocks and Shares ISA(s) referred to below, to Cave & Sons Ltd, Lockgates House, Rushmills, Northampton, NN4 7YB by

- Transferring the assets in specie (where this is not possible liquidate and transfer as cash)  
 Liquidating the assets and transferring the proceeds in cash  
*(please tick)*

I further authorise my existing ISA manager to provide Cave & Sons Ltd with any information concerning the ISA and to accept instructions from them relating to the ISA.

**Existing ISA Manager**

**Existing ISA Reference Number(s)**

**Existing ISA Manager's Address**

**I authorise Cave & Sons Ltd or their agent**

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- to make on my behalf any claims to relief from tax in respect of ISA investments; and
- 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 or any cash.
- to convert any funds transferred, that are not clean funds, to their clean fund equivalent as soon as is practicable

**Obtaining, collecting & retaining personal information / data**

The primary legal basis that we intend to use, for the processing of your data, is for the performance of our contract with you. The information that we collect about you, and contained in or derived from this ISA application form, any telephone conversation with us (or any nominated person on your behalf), or any other communication subsequent and prior to the date of the ISA agreement, is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data we would also be unable to fulfil our legal and regulatory obligations. A copy of our privacy notice is available on request.

**I agree to the Cave & Sons ISA terms and conditions and I declare that to the best of my knowledge and belief the information on this application form is correct.**

**I confirm** that I have read in full the Terms and Conditions contained on the reverse and that all contents thereof and of this application form constitute the agreement between the Account Manager and me and that these Terms and Conditions shall replace those relating to any previous ISAs held by me with Cave & Sons Ltd. I acknowledge that the value of my ISA investments may go down as well as up.

Signed	Date
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Ackn letter	Ref No:	Record No:			Cave's Contact

## TERMS & CONDITIONS FOR CAVE & SONS LTD SELF SELECT ISAs 2020/2021

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These ISA Terms & Conditions should be read in conjunction with your Cave & Sons Terms of Business. Terms & Conditions contained herein apply specifically to your Individual Savings Account (ISA). Terms & Conditions contained within the Cave & Sons Terms of Business apply to all services conducted by Cave & Sons on your behalf, including services related to ISA's.

The "ACCOUNT INVESTOR" means the individual named as the applicant in the application form. The "ACCOUNT MANAGER" means Cave & Sons Limited. The "ACCOUNT INVESTMENTS" means the designated investments held from time to time within the Account. The "QUALIFYING INVESTMENTS" means those shares and other investments that may be held under ISA Regulations comprising an Account. The Account Manager is authorised and regulated by The Financial Conduct Authority. These definitions apply to an agreement made between the Account Manager and the Account Investor and come into force on receipt by the Account Manager of a completed application form and payment of the appropriate selected contribution.

1. ISA's must comply with the requirements and provisions of HM Revenue & Customs. These requirements may be subject to change from time to time. The Account Manager will use his best endeavours to ensure that the requirements and provisions are not unknowingly breached.
  2. The Account Investor authorises the Account Manager to provide to HM Revenue & Customs relevant particulars of the Account that HM Revenue & Customs may reasonably request. The Account Manager shall apply to HM Revenue & Customs to claim for repayment of or credit against tax in respect of the Account.
  3. The Account Manager shall notify the Account Investor if, by reason of any failure to satisfy the provisions of the ISA regulations, a ISA has, or will, become void.
  4. Each Cave & Sons Limited client's ISA shall comprise those Qualifying Investments selected by the Account Investor or the Account Manager.
  5. All investments and documents of title shall be held by the Account Manager in the name of Pershing Nominees Limited or their agents or in any other such name as may be advised. The Account Investor shall remain the beneficial owner of investments and cash held in the Account, which shall not be used as security for a loan.
  6. The Account Manager shall have the power to transfer administration of all accounts held by the Account Investor for this and previous years to a third party provider of services at his discretion.
  7. The Account Manager shall satisfy himself that any person or persons to whom he delegates any of his functions or responsibilities under the terms agreed herein shall be competent to carry out those functions and responsibilities.
  8. The Account Manager will act on specific instructions given by the Account Investor in respect of his/her purchases and sales of investments. The Account Manager shall carry out the instructions of the Account Investor to buy or sell investments as soon as practicable after instructions are received at the best price available in the market. The Account Manager may also offer investment advice to the Account Investor by mutual agreement or provide investment management services by prior written agreement.
  9. Where income is to be re-invested the Account Manager may purchase additional shares or units in holdings already within the Account.
  10. The Account Manager shall have discretion to deal with matters incidental to the holding of Accounts. Such matters to include but not be restricted to exercising decisions concerning capital restructuring, take-overs, rights issues, scrip dividends, scrip issues, exercise conversion and subscription rights, other offers, in such a way as to reasonably believe that in doing so he will be likely to act in the best interests of Account Investors in general. Resulting cash fractions of less than £3 shall be retained by the Account Manager.
  11. Full details of the charges made by the Account Manager in connection with the ISA are available on request. Should there be insufficient cash available on the account to meet fees or outgoings the Account Manager may sell investments of his choice in settlement thereof.
  12. The Account Manager shall issue to the Account Investor every 12 months, a statement setting out the details of the transactions carried out in respect of the Account since the last statement.
  13. The Account Investor may at any time give written notice to the Account Manager requiring him to withdraw or transfer the entirety or part thereof of the Account. The notice of withdrawal or sale or transfer of investment is always subject to retention or deductions on account of tax or the Account Manager's charges or expenses due and payable on a pro-rata basis.
  14. The Account Investor has the right under the Regulations at any time to give written notice to the Account Manager requiring him to transfer the whole of the Account to another approved Account Manager. The Account Manager may sell or realise all the investments and pay over the proceeds to the new Account Manager and deduct expenses and fees from the proceeds.
  15. The Account Manager may terminate this agreement by giving 30 calendar days written notice to the Account Investor. The Account Manager may retain such cash and investments as are necessary to discharge any liability incurred by the Account Investor at the time of termination.
  16. Account Investments will continue to be exempt from tax after death of the Account Investor until the earlier of i) the completion of the administration of the deceased's estate; ii) the day falling on the third anniversary of the death; or iii) closure of the account on the withdrawal of all assets out of the ISA.
  17. The Account Investor shall not hold the Account Manager responsible for any loss or depreciation of investments other than as a result of wilful default or negligence on the part of the Account Manager or any of his employees.
  18. The Account Manager may aggregate orders received from his clients or ISA applicants. Combining orders with those of other applicants may or may not result in a more favourable price being obtained. The Account Manager will only combine applicants and clients orders in this way when he reasonably believes that in doing so it is unlikely to act against the Account Investor's best interest.
  19. If the Account Investor elects, the Account Manager will arrange for the Account Investor to receive the annual report and accounts issued in respect of an investment held in the Account and may arrange for the Account Investor to attend holders meetings, to vote or to receive any additional information issued to holders. The Account Manager reserves the right to make an additional charge for these services.
  20. The Account Investor is entitled to receive a key investor information document if he/she is advised to purchase a packaged product, for example a Unit Trust or OEIC, and should contact the Compliance Officer if he/she wishes to receive one.
  21. *Purchases of packaged products carry rights of cooling off when the account is opened or on subsequent purchases, cancellation within 14 days from receipt of our confirmation of purchase. If the Account Investor exercises his/her cancellation right the price he/she receives will be that on the day his/her notice is received by the Account Manager and this could be less than he/she paid leaving a shortfall which he/she will have to bear. Notice should be given in writing to, The ISA Manager, at the address below. Should the Account Investor be unable to serve notice in the prescribed time due to matters beyond his/her control his/her right remains unaffected and he/she should serve notice at the earliest opportunity.*
  22. These Terms & Conditions supersede previous versions and apply to all ISA's held by the Account Investor with Cave & Sons Ltd other than managed accounts for which separate conditions apply.
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