Individual Application Form
(Non ISA Investments)

McInroy & Wood

If you require assistance to complete this form, please contact our Unit Trust Team on **01620 825867**

Notes for completion

- **Before you complete this form:** you should read up-to-date versions of the Key Investor Information Document (KIID) for each fund in which you want to invest, as well as the Supplementary Information Document (SID). The KIID for each fund, SID and other documents are available on our website
- Please complete in black ink and BLOCK CAPITALS and send your completed form to **McInroy & Wood, Investor Administration, PO Box 401, Darlington DL1 9UW. We do not accept forms by email**
- We do not accept applications by, or on behalf of, US Persons, being a national, citizen or resident of the United States of America or a corporation or partnership organised under the laws of the United States of America or having a principal place of business in the United States of America
- Units can be registered in the names of up to four applicants, but we shall take instruction from, and address all communications to, the FIRST APPLICANT (‘**you**’). All applicants will be deemed to be the beneficial owners
- All applicants must be at least 18 years of age
- If you wish the investment to be a gift to a minor please complete our **Bare Trust Application Form**. Alternatively, if you wish to retain ownership of the units but designate the account please complete the designation box at the end of section **A – Personal details**
- If someone else is purchasing units on behalf of the applicant they must complete section **D4 – Gifter’s Personal Details**
- We are legally obliged to verify all applicants’ identities for anti-money laundering purposes. If someone other than an applicant is paying for the units (a **‘Gifter’**) we are also required to verify their identity. We will initially aim to do this using electronic verification sources. However, we will use any information we obtain in this way only for verification of identity and not for any other purpose
- Electronic verification checks may fail due to a variety of factors. To avoid us having to reject your application if the electronic verification checks are not successful, we request that you provide evidence, for all applicants (and any Gifter, if relevant), of both identity and address as laid out in the ‘Documentation Guidance’ that can be found at the end of this form
- We reserve the right to request further information and documents from you following receipt of the forms and initial documents
- If we are unable to verify the identity and address of all applicants (and any Gifter, if relevant) we will not be able to process your application and investments will not be made
- All applicants must sign and date section **G – Declaration and signature of Applicants**

A – Personal details

FIRST APPLICANT

Title ☐ Surname ☐ Forename(s) ☐

Permanent residential address ☐

☐ Postcode ☐

Daytime telephone number ☐ Email Address ☐

Date of birth D D M M Y Y Y Y

I consent to McInroy & Wood Portfolios Ltd and its parent company McInroy & Wood Ltd (together “McInroy & Wood”) using my personal data to keep in touch and to send me other information which may be of interest to me, such as occasional articles and information about events.

Please tick box to confirm: ☐

For more information see section **F – Keeping you informed.**

Anti-money laundering verification (please tick):

☐ I have included proof of personal identity documentation

☐ I have included proof of personal address documentation

(see Section (L) for guidance on acceptable documentation).

SECOND APPLICANT

Title	Surname	Forename(s)

Permanent residential address

	Postcode

Daytime telephone number	Email Address

Date of birth

D	D	M	M	Y	Y	Y	Y

I consent to McInroy & Wood Portfolios Ltd and its parent company McInroy & Wood Ltd (together "McInroy & Wood") using my personal data to keep in touch and to send me other information which may be of interest to me, such as occasional articles and information about events.

Please tick box to confirm: ☐

For more information see section **F – Keeping you informed.**

Anti-money laundering verification (please tick):

☐ I have included proof of personal identity documentation

☐ I have included proof of personal address documentation

(see Section (L) for guidance on acceptable documentation).

If there are more than two applicants (up to a maximum of four), they must complete section **K – Additional Applicants**. All applicants must sign section **G – Declaration and signature of Applicants.**

DESIGNATION BOX *(optional)* ***Maximum 30 characters***

Designation (if applicable) *If you intend making a gift to a minor, you should complete our Bare Trust Application Form*	

B – Tax residency

Tax regulations require us to collect certain information about each applicant's tax arrangements. We may be legally obliged to share this information with relevant tax authorities. If you have any questions about how to complete this section, please contact your tax adviser.

FIRST APPLICANT			**SECOND APPLICANT**		
UK tax resident	*Tick*	**National Insurance No.**	**UK tax resident**	*Tick*	**National Insurance No.**

If you are also tax resident in other jurisdictions or not a UK tax resident, please complete **all** countries in which you are resident for tax purposes, including the associated Tax Reference Numbers.

Countries of Tax Residency	**Tax Reference No.**	**Countries of Tax Residency**	**Tax Reference No.**
If you are not tax resident in any country please tick this box ☐		If you are not tax resident in any country please tick this box ☐	

Notes:

- The term "tax regulations" refers to the laws and regulations regarding tax reporting that apply to McInroy & Wood, such as the International Tax Compliance Regulations 2015 which implement the Foreign Account Tax Compliance Provisions of the US HIRE Act and the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information.
- In general, you are tax resident where you are liable to taxes based on where you live and work permanently, although different jurisdictions have different rules in relation to tax residency. If in doubt, please contact your tax adviser.

C – Please select the funds in which you wish to invest (lump sum and/or monthly saving)

I instruct McInroy & Wood Portfolios Ltd to purchase units in accordance with the following instructions at the next valuation point following receipt of this application form:

Fund	Class	Lump Sum Amount (minimum £500 per fund)	Monthly Saving Amount (minimum £100 per fund)
MW Balanced Fund	Acc		
	Inc		
MW Income Fund	Acc		
	Inc		
MW Smaller Companies Fund	Acc		
	Inc		
MW Emerging Markets Fund	Acc		
	Inc		
	Total		

Please ensure you complete your bank details in section D.

If you have received advice from a financial advisor relating to this investment, please ensure that your advisor completes section I.

D – Bank details and payment methods

Payment is required prior to dealing and can be made by electronic transfer or submitting a cheque with the completed application form. For UK anti-money laundering purposes, and so we can electronically verify their identities, we require building society or bank account details for all applicants. Please provide these below (and in Section K if there are more than two applicants).

You must provide details of the account(s) from which payment for the units is being made (whether by electronic transfer, direct debit or cheque) so if someone other than an applicant is paying for the units (a **'Gifter'**), then we require their details as well so we can also verify their identity for anti-money laundering purposes.

If there is more than one applicant, please also confirm the account to which you wish us to pay the proceeds from the sale of units and any income distributions. We can only make payments to an applicant.

FIRST APPLICANT ACCOUNT NAME

Bank or Building Society Name

Address

Sort Code

Account Number

Please tick all applicable payment methods and complete the relevant sections 1 to 4 below.

1.	**Electronic payment**		**3.**	**Cheque**	
2.	**Direct debit (monthly savings only)**		**4.**	**Gift**	

1. **Electronic payments:** Please note that Mcinroy & Wood is unable to make a collection from your account and you must instruct your bank to transfer payment to us prior to dealing. Please send electronic payments with your name as the payment reference to the following account:

   Account Name: **McInroy & Wood Portfolios Ltd Client Money Account**
   Account Number: **44024819**
   Sort Code: **60-00-01**

2. **Direct debit mandate:** The mandate (page 10) must be completed if you would like to make **monthly savings** payments Direct debits are collected on the 1st of the month.

3. **Cheque:** Please make the cheque payable to **"McInroy & Wood Portfolios Ltd"**. Unless someone else is purchasing the units for you, the cheque must be drawn on your account detailed above.

4. **Gift:** If someone else is purchasing units for you, in your name as a gift, (by electronic transfer, cheque and/or direct debit), they must complete their details on the next page.

SECOND APPLICANT ACCOUNT NAME

Bank or Building Society Name

Address

Sort Code

Account Number

Please tick all applicable payment methods and complete the relevant sections 1 to 4 below.

1.	**Electronic payment**		**3.**	**Cheque**	
2.	**Direct debit (monthly savings only)**		**4.**	**Gift**	

1. **Electronic payments:** Please note that Mcinroy & Wood is unable to make a collection from your account and you must instruct your bank to transfer payment to us prior to dealing. Please send electronic payments with your name as the payment reference to the following account:

   Account Name: **McInroy & Wood Portfolios Ltd Client Money Account**
   Account Number: **44024819**
   Sort Code: **60-00-01**

2. **Direct debit mandate:** The mandate (page 10) must be completed if you would like to make **monthly savings** payments Direct debits are collected on the 1st of the month.
3. **Cheque:** Please make the cheque payable to **"McInroy & Wood Portfolios Ltd"**. Unless someone else is purchasing the units for you, the cheque must be drawn on your account detailed above.
4. **Gift:** If someone else is purchasing units for you, in your name as a gift, (by electronic transfer, cheque and/or direct debit), they must complete their details below.

D 4 - GIFTER'S PERSONAL DETAILS

Full Name

Address

Postcode

Date of Birth D D M M Y Y Y Y

For UK anti-money laundering legislation, the gifter must provide their bank account details. This must be the account from which payment for the units is being made. We may use an electronic data source to verify their identity.

Anti-money laundering verification (please tick):

☐ I have included proof of personal identity documentation

☐ I have included proof of personal address documentation

(see Section (L) for guidance on acceptable documentation).

GIFTER'S BANK DETAILS

Account Name

Bank/Building Society Name

Branch

Sort Code

Account Number

As Gifter, I consent to McInroy & Wood using my personal information to keep in touch and to send me other information which may be of interest to me, such as your occasional articles and information about your events.

Please tick box to confirm: ☐

For more information see section **F – Keeping you informed.**

Signed

Date D D M M Y Y Y Y

E – Using your personal information

The personal information which you provide within this application form will be stored and used to help administer your investment in the fund(s). This may include the transfer of your personal information to our business partners and service providers, who assist in the administration of the funds. Their processing facility may be located outside the European Economic Area.

The processing of your personal information will be carried out in accordance with McInroy & Wood's Privacy Policy, which you can access at the foot of our homepage on our website (www.mcinroy-wood.co.uk). Please read our Privacy Policy as it sets out your rights with respect to any personal information we collect from or about you and explains in more detail how we use that information to administer your investment.

F – Keeping you informed

We would like to use your personal information to enable us to keep in touch and to send you other information which we think may be of interest to you. Such information could include our occasional articles and information about events we hold. Personal data may be shared with our holding company, McInroy & Wood Ltd. Under data protection legislation we require your explicit consent to use your personal information for these purposes. If you would like us to keep you informed in this way, please tick the box next to your personal details.

Please note that if you consent to receive the articles and such other information, you may withdraw your consent at any time by emailing **MWPortfolios@mcinroy-wood.co.uk** or telephoning the Unit Trust Team on **01620 825867**. For the avoidance of doubt, once you have ticked the box, this consent will apply to all investments held with us.

G – Declaration and signature of Applicants (to be signed by all Applicants)

1. I have read a current copy of the Key Investor Information Document(s) of the fund(s) in which I wish to invest and the Supplementary Information Document and confirm that I am familiar with the features of the funds as described in the Key Investor Information Documents
2. I am over 18 years of age and acknowledge that I am the beneficial owner of the units
3. I acknowledge that by completing and returning this form to McInroy & Wood Portfolios Ltd, I am entering into a binding contract
4. I acknowledge that it is my decision that this fund or these funds are suitable for me. I confirm that I have received no advice from McInroy & Wood or any of its associates or representatives regarding the merits or suitability of this investment. Where I am a non-UK resident, I confirm that this application to invest has not been solicited by McInroy & Wood
5. I understand that an electronic data source will be used in order to verify my identity for the purpose of complying with UK anti-money laundering legislation and further proof of identity and / or information regarding source of funds and source of wealth may be requested
6. I have included proof of personal identity and address documentation
7. I understand that McInroy & Wood Portfolios Ltd can only purchase units for me after my cash has been received. I acknowledge that it is my responsibility to ensure payment is carried out on time. Further, I acknowledge that upon notification of a bounced cheque, I shall be required to make payment electronically
8. I am not a US person, nor am I applying for units on behalf of a US person, nor am I applying for units to further offer, sell or transfer such units directly or indirectly to a US person, being a national, citizen or resident of the United States of America
9. Unless I have supplied further details in section **J – Additional information**, I am not a politically exposed person (PEP) or a family member or a known close associate of a PEP
10. I declare that the information provided in this form is, to the best of my/our knowledge and belief, accurate and complete, and I will inform you promptly of any changes to information provided
11. Where this is a joint application, I understand that on the death of any applicant, the holding will be transferred into the name(s) of the surviving applicant(s) and that by signing this form I agree that this has testamentary effect

(1) Signature

Date D D M M Y Y Y Y

(2) Signature

Date D D M M Y Y Y Y

(3) Signature

Date D D M M Y Y Y Y

(4) Signature

Date D D M M Y Y Y Y

H – Checklist

Before returning your application form, please ensure that:

- ☐ all relevant sections have been completed correctly and signed. Any designations must be less than 30 characters
- ☐ your electronic payment has been instructed (using your name as a reference) or you have enclosed a cheque made payable to "McInroy & Wood Portfolios Ltd"
- ☐ **you have provided your bank details in section D**
- ☐ for regular monthly contributions **only**, you have completed and signed the **Direct debit mandate**
- ☐ you have read section **F - Keeping you informed** and **E - Using your personal information** and confirmed or otherwise your consent as requested
- ☐ you have signed section **G - Declaration and signature of Applicants**
- ☐ you have included all required proof of personal identity and address documentation

When you are ready, please send the completed form and cheque (if applicable) to McInroy & Wood, Investor Administration, PO Box 401, Darlington DL1 9UW

I – To be completed by financial advisors only

Tick one box

I/We confirm that the applicants are entitled to cancellation rights under the FCA Conduct of Business rules ☐

I/We confirm that the applicants are **not** entitled to cancellation rights under the FCA Conduct of Business rules ☐

I/We hereby indemnify McInroy & Wood Portfolios Ltd for any losses suffered should it be discovered that the applicant was entitled to cancellation rights and no cancellation notice was sent. ☐

To be completed by the advisor if applicable.

Advisor's name

Agency Code (if known)

Advisor's Address

Postcode

FCA Registration No. :

Advised Deal (yes/no) :

Signature

Date D D M M Y Y Y Y

J – Additional information

K – Additional Applicants

THIRD APPLICANT

Title | Surname | Forename(s)

Permanent residential address

Postcode

Daytime telephone number | Email Address

Date of birth

D D M M Y Y Y Y

I consent to McInroy & Wood Portfolios Ltd and its parent company McInroy & Wood Ltd (together "McInroy & Wood") using my personal data to keep in touch and to send me other information which may be of interest to me, such as 'occasional articles' and information about events.

Please tick box to confirm: ☐

For more information see section **F – Keeping you informed.**

Anti-money laundering verification (please tick):

☐ I have included proof of personal identity documentation

☐ I have included proof of personal address documentation

(see Section (L) for guidance on acceptable documentation).

FOURTH APPLICANT

Title | Surname | Forename(s)

Permanent residential address

Postcode

Daytime telephone number | Email Address

Date of birth

D D M M Y Y Y Y

I consent to McInroy & Wood Portfolios Ltd and its parent company McInroy & Wood Ltd (together "McInroy & Wood") using my personal data to keep in touch and to send me other information which may be of interest to me, such as 'occasional articles' and information about events.

Please tick box to confirm: ☐

For more information see section **F – Keeping you informed.**

Anti-money laundering verification (please tick):

☐ I have included proof of personal identity documentation

☐ I have included proof of personal address documentation

(see Section (L) for guidance on acceptable documentation).

THIRD APPLICANT			**FOURTH APPLICANT**		
UK tax resident	*Tick*	**National Insurance No.**	**UK tax resident**	*Tick*	**National Insurance No.**
If you are also tax resident in other jurisdictions or not a UK tax resident, please complete **all** countries in which you are resident for tax purposes, including the associated Tax Reference Numbers.					
Countries of Tax Residency	**Tax Reference No.**		**Countries of Tax Residency**	**Tax Reference No.**	
Please tick this box **if you are not tax resident in any country**. ☐			Please tick this box **if you are not tax resident in any country**. ☐		

If you are resident in more than four countries, please use section **J – Additional information.**

THIRD APPLICANT ACCOUNT NAME

Bank or Building Society Name

Address

Sort Code

Account Number

Please tick all applicable payment methods and complete the relevant sections 1 to 4 below.

1.	**Electronic payment**		**3.**	**Cheque**	
2.	**Direct debit (monthly savings only)**		**4.**	**Gift**	

1. **Electronic payments:** Please note that Mcinroy & Wood is unable to make a collection from your account and you must instruct your bank to transfer payment to us prior to dealing. Please send electronic payments with your name as the payment reference to the following account:

   Account Name: **McInroy & Wood Portfolios Ltd Client Money Account**
   Account Number: **44024819**
   Sort Code: **60-00-01**

2. **Direct debit mandate:** The mandate (page 10) must be completed if you would like to make **monthly savings** payments Direct debits are collected on the 1st of the month.
3. **Cheque:** Please make the cheque payable to **"McInroy & Wood Portfolios Ltd"**. Unless someone else is purchasing the units for you, the cheque must be drawn on your account detailed above.
4. **Gift:** If someone else is purchasing units for you, in your name as a gift, (by electronic transfer, cheque and/or direct debit), they must complete their details on the next page.

FOURTH APPLICANT ACCOUNT NAME

Bank or Building Society Name

Address

Sort Code

Account Number

Please tick all applicable payment methods and complete the relevant sections 1 to 4 below.

1.	**Electronic payment**		**3.**	**Cheque**	
2.	**Direct debit (monthly savings only)**		**4.**	**Gift**	

1. **Electronic payments:** Please note that Mcinroy & Wood is unable to make a collection from your account and you must instruct your bank to transfer payment to us prior to dealing. Please send electronic payments with your name as the payment reference to the following account:

   Account Name: **McInroy & Wood Portfolios Ltd Client Money Account**
   Account Number: **44024819**
   Sort Code: **60-00-01**

2. **Direct debit mandate:** The mandate (page 10) must be completed if you would like to make **monthly savings** payments Direct debits are collected on the 1st of the month.
3. **Cheque:** Please make the cheque payable to **"McInroy & Wood Portfolios Ltd"**. Unless someone else is purchasing the units for you, the cheque must be drawn on your account detailed above.
4. **Gift:** If someone else is purchasing units for you, in your name as a gift, (by electronic transfer, cheque and/or direct debit), they must complete their details on the next page.

Instruction to your bank or building society to pay by Direct Debit

Please complete this direct debit instruction and send it to:

McInroy & Wood Portfolios Ltd
Investor Administration
PO Box 401
Darlington
DL1 9UW

Service user number

2	9	5	0	9	4

Name(s) of account holder(s)

Reference

Bank/building society account number

Instruction to your bank or building society
Please pay McInroy & Wood Portfolios Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with McInroy & Wood Portfolios Ltd and, if so, details will be passed electronically to my bank/building society.

Branch sort code

Name and full postal address of your bank or building society

To: The Manager Bank/building society

Address

Postcode

Signature(s)

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

A copy of this guarantee is available on our website in the Supplementary Information Document

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit McInroy & Wood Portfolios Ltd will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request McInroy & Wood Portfolios Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by McInroy & Wood Portfolios Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when McInroy & Wood Portfolios Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

L - Documentation Guidance

Documentation guidance for UK Individuals

Please provide one document from both section 1 and 2 below. The same document cannot be used to cover both sections.

Section 1: Evidence of Identity

- Current passport
- Current UK / EEA photocard driving licence (full or provisional)
- Valid (old style) full UK Driving Licence
- Valid firearms certificate or shotgun licence
- Residence permit issued by the Home Office
- EEA Member state identity card
- A letter or document which evidences entitlement to a state or local authority benefit, tax credit, pension or grant (dated within the last 12 months)
- Northern Ireland voter's card

Section 2: Evidence of Address

- Local authority tax bill (valid for current year)
- Current UK / EEA Photocard Driving Licence (full or provisional)
- Valid (old style) full UK Driving Licence
- Recent bank / building society statement or letter (most recent of its kind);
- Recent letters or statements from other FCA-regulated financial institutions, e.g. pension providers or insurers (most recent of its kind)
- Solicitor / lawyer letter confirming a house purchase or land registry confirmation completed in the last 12 months
- Local Council rent card or tenancy agreement
- Benefits book or original notification letter from the Benefits Agency confirming the right to benefits
- Recent utility bill (not mobile phone bill). Must be dated within the last 3 months
- HM Revenue & Customs correspondence addressed to the applicant at the stated address
- EEA member state identity card
- Northern Ireland voter's card
- Recent credit card statement
- An instrument of a court appointment, e.g. a liquidator or grant of probate
- Valid firearms certificate or shotgun licence

Requirements

Documents must either be originals or copies certified by someone in the list below:

- Lawyer or solicitor (registered in the UK)
- Notary Public
- An employee of a firm regulated by the FCA (e.g. bank or building society employee, financial adviser, mortgage broker)
- Chartered accountant (member of the Institute of Chartered Accountants)
- Post Office Document Certification Service
- Judge
- Crown servant

The person certifying must:

- date and sign the document stating 'original seen'
- be easy to contact and not a family member

The certification must be dated within the last 6 months.

Documentation Guidance for Non-UK Individuals

Please provide one document from both section 1 and 2 below. The same document cannot be used to cover both sections.

Section 1: Evidence of Identity

- Current signed passport
- Current signed photo-card driving licence
- Residence permit issued by the Home Office to EU nationals
- Government-issued or EEA member state identity card

Section 2: Evidence of Address

- Local authority tax bill (valid for current year)
- Current signed photo-card driving licence
- Original utility bill no older than 3 months (not including mobile phone bill)
- Government issued or EEA member state identity card
- Mortgage statement (most recent)
- Recent bank / building society statement or letter
- Recent credit card statement

Requirements

Documents must either be originals or copies certified by someone in the list below:

- Lawyer or solicitor
- Notary Public
- Member of the Judiciary
- Embassy or Consular staff
- Employees of financial institutions regulated in the EU
- Accountants who are current members of a professional body of accountants

The person certifying must:

- date and sign the document stating 'original seen'
- be easy to contact and not a family member

The certification must be dated within the last 6 months and must be in English or sent with a translation completed by an accredited translator.