

1

2

3

Digital Application User Guide
Application process

Application process

Individuals and the first applicant of a joint portfolio follow the same application process. However, the second applicant of a joint portfolio has less detail to complete as all joint information is entered by the first applicant.

For joint portfolios, once the first applicant has completed their application, the second applicant will be sent an invite code to add their details to the application.

Sections which apply to both applicants are denoted with *(B).

Sections which apply to individuals and the first applicant of a joint portfolio only are denoted with *(1).

Sections which apply to the second applicant of a joint portfolio only are denoted with *(2).

Navigating to the application

Navigate to the homepage via the link provided to you in the email from Isla de Haldevang, your Invitation email (if you are the second applicant) or by going to (newclient-app.mcinroy-wood.co.uk).

Individuals and first applicants of joint portfolios should click on "[Register for a new account here](#)": *(1)

Second applicants of joint portfolios should click on "[Enter invite code here](#)": *(2)

The screenshot shows a 'Sign In' page with the following elements:

- Header: **Sign In**
- Text: Please sign in using your existing account details.
- Input fields: Username and Password.
- Link: [Forgot your password?](#)
- Two highlighted boxes at the bottom:
 - Left box: "Don't have an existing account?" with a link [Register for a new account here](#).
 - Right box: "Have an invite code?" with a link [Enter invite code here](#).

Register *(B)

Complete the following fields on the Registration page (note: fields marked with a * are mandatory):

- Invite code from your Invitation email *(2)
- Username – Make sure it is unique and memorable (do not use email address).
- Email – Add the email address that you would like to use.
- Tick to confirm that you are over 18.
- Enter a Password, adhering to the stated requirements.

Click  to proceed.

Individual or first applicant

Register

Please create a new account here.

Username*

Required

Please use the email address from your registration invitation.

Email*

I am over the age of 18 years old *

Password*

Between 10 and 20 characters, and:
1 uppercase;
1 lowercase;
1 number; and
1 special character (!@#%*^&*)

Confirm password*

Passwords match

Register

Second applicant

Register

Please create a new account here.

Invite code*

Required

Username*

Please use the email address from your registration invitation.

Email*

I am over the age of 18 years old *

Password*

Between 10 and 20 characters, and:
1 uppercase;
1 lowercase;
1 number; and
1 special character (!@#%*^&*)

Confirm password*

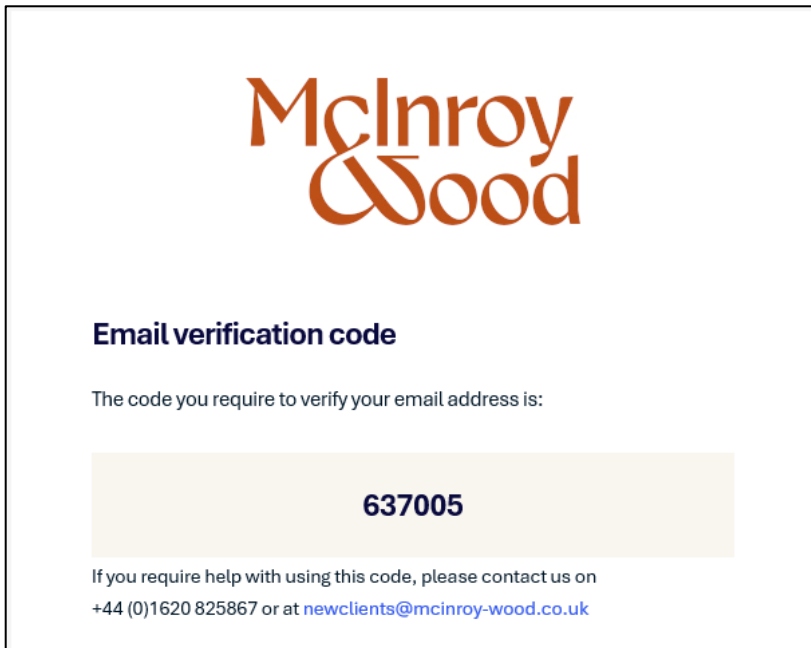
Passwords match


Register

Already have an account?
[Log in to an existing account here](#)

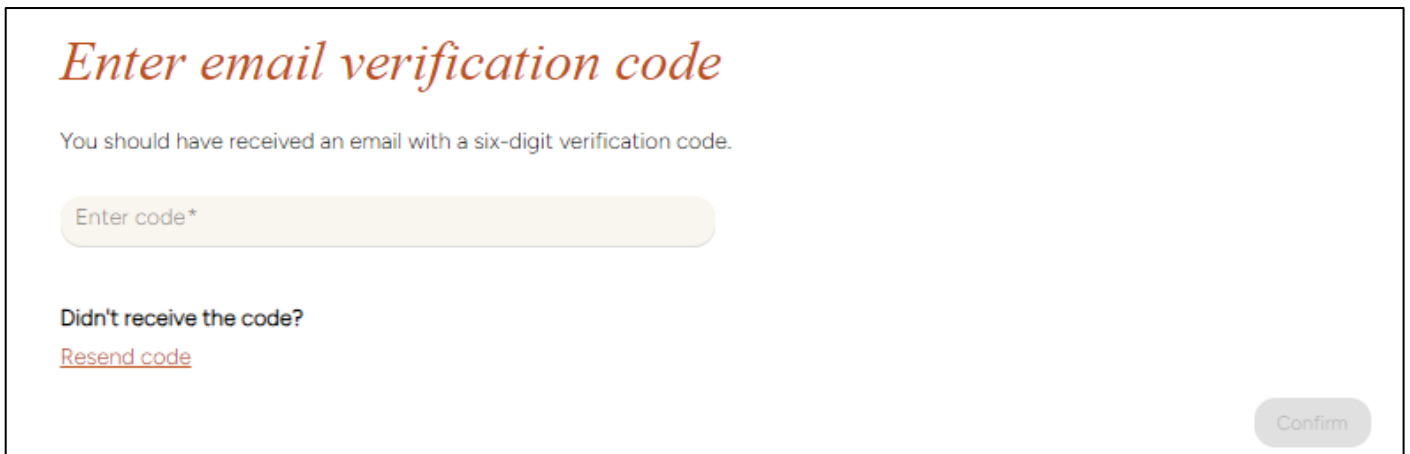
Email verification *(B)

Once registered, you will receive an email containing a verification code.



Enter the six-digit verification code and click  .

If a code is not received within 5 minutes, you can request another by clicking [Resend code](#).



Security questions *(B)

Select three security questions from the options provided, making sure your answers are memorable. These will be required should you have to contact us to discuss your digital application.

Security questions

Please answer the following three security questions.

Security question 1* ▼

Answer*

Security question 2* ▼

Answer*

Security question 3* ▼

Answer*

Submit

Terms of use *(B)

To proceed with the application please confirm you have read and agree to our Terms of Use by ticking the box. If you would like to receive periodic correspondence and invitations, please also tick the communications preferences box.

Click Next to continue.

Terms of use

Please confirm that you have read and agree to our [Terms of Use](#). These describe our services and how we will use your data. You must agree to the Terms of Use to continue.

I have read and agree to the Terms of Use.

Communication preferences

Please confirm below that you are happy to receive periodic correspondence and invitations from McInroy & Wood. This is optional and you may withdraw your consent at any time.

I consent to McInroy & Wood using my personal information to keep in touch and to send me information relating to McInroy & Wood and their services that may be of interest to me, such as their occasional articles and information about their events.

Next

Application overview *(2)

If you are the second applicant of a joint portfolio, a summary of the information provided by the first applicant is displayed for review before you can proceed. Please take time to ensure all details provided are correct. If you have questions about this application or if the information shown is incorrect, please contact us on +44 (0)1620 825867 or at newclients@mcinroy-wood.co.uk.

Note – you must open all sections of the summary via the ‘Down’ button. Once all the information has been checked, please tick the box at the bottom of the screen then click  to continue.

Application overview

Please review the information provided by the first applicant shown in this application before proceeding.

If you have questions about this application or if the information shown below is incorrect, please contact us on +44 (0)1620 825867 or at newclients@mcinroy-wood.co.uk

1 PERSONAL DETAILS

Account details

Account type
Joint account

Spouse/partner's details

Title	Other title	First name
Mr		John
Middle name(s)	Surname	Previous/maiden name
Matthew	Smith	
Known as	Date of birth	Sex
	20/12/1984	Male
Marital status		
Married		

Spouse/partner's nationality


Place of birth	Country of domicile	Nationality
London, United Kingdom	United Kingdom	British

Spouse/partner's address and contact details

Residential address	Postcode	From
Easter Alderston Alderston , , East Lothian, Haddington	EH41 3SF	04/07/2012


I confirm that the account type and details shown are correct.

As part of your application, we must now gather additional information and once this is complete we will be in touch to discuss further.

Save & Exit 

Section 1: Personal Information

Personal Details *(B)

Enter your personal details and click  to continue.

If you are the second applicant, some information may already be populated.

Personal details

Please enter your full name as it appears on your ID documentation, as the information you provide will be used for electronic identity checks.

Title 


First name*


Middle name(s)

Surname*

Previous/maiden name

By what name do you like to be known?

Date of birth* 

Sex as shown on your passport* 

Marital status 

Save & Exit



Spouse/partner's details *(1)

If you would like to include your spouse/partner's details, please select Yes. If you are opening an individual portfolio, and you do not wish to provide their details, select No and click [Next](#) to continue.

Spouse/partner's details

You can include a spouse or partner on this application.

If you are applying for a joint account your spouse/partner will receive an invitation by email to provide their details, after you have completed your part of the application. The information you provide in this application will also be shared with your spouse/partner.

Do you want to include a spouse/partner on this application?

Yes No

[Save & Exit](#) [Previous](#) [Next](#)

If you select Yes to include a spouse/partner on your application, you will then be given the option to set up the portfolio in joint names. If you select Yes for the portfolio to be in joint names, you will be required to provide contact details for your spouse/partner. Once your own application has been completed, your spouse/partner will receive an invite by email to complete their application.

Spouse/partner's details

You can include a spouse or partner on this application.

If you are applying for a joint account your spouse/partner will receive an invitation by email to provide their details, after you have completed your part of the application. The information you provide in this application will also be shared with your spouse/partner.

Do you want to include a spouse/partner on this application?

Yes No

Is the portfolio to be in joint names?

Yes No

Please be aware that there are tax implications to owning assets in joint names, and that the portfolio is considered to be split equally, even if parties contribute different initial amounts.

Your joint portfolio will be set up on a survivorship basis. This means, if one account holder dies, the portfolio will transfer automatically to the survivor. We will confirm this with you when reviewing the Discretionary Management Agreement.

Email*

Title ▼

First name*

Middle name(s)

Surname*

[Save & Exit](#) [Previous](#) [Next](#)

If you **do not** wish for the portfolio to be in joint names, please select No. If you selected Yes to include your spouse/partner in your application, you will be required to provide their contact details on the next screen. Click

Next

to continue.

Spouse/partner's details

You can include a spouse or partner on this application.

If you are applying for a joint account your spouse/partner will receive an invitation by email to provide their details, after you have completed your part of the application. The information you provide in this application will also be shared with your spouse/partner.

Do you want to include a spouse/partner on this application?

Yes No

Is the portfolio to be in joint names?

Yes No

If you are applying for an individual account and wish to include information about your spouse/partner, you will be asked to provide their financial information. We will send your spouse/partner a copy of our privacy policy by email.

Save & Exit Previous **Next**

Enter your spouse/partner's contact details and click

Next

to continue.

Spouse/partner's details

Please enter your spouse/partner's personal details.

Email*

First name*

Surname*

Save & Exit Previous **Next**

Your nationality *(B)

Please complete all fields as required then click [Next](#) .

Note, if you have dual nationality, ensure the relevant box is ticked and provide your details.


Your nationality

Please confirm the following:

Place of birth

Country of birth*

Town of birth*

Your long-term permanent home country. 

Country of domicile

Nationality as displayed on your identity documents.

Nationality*

I have dual nationality

[Save & Exit](#) [Previous](#) [Next](#)

Residential addresses *(B)

Input your current residential address by typing your address into the 'Search for address' field or by clicking 'Can't find address' to input your address manually. If you have not lived at this address for more than 3 years you will also be asked to provide details of your previous address(es). If your postal address is different from your residential address, select No. You will be prompted to provide details of your postal address on the screen.

If you are the second applicant of a joint portfolio, you will be asked to confirm if your Residential and Postal address is the same as your spouse/partner. If you select that the address is the same, we will use the details provided by your spouse/partner. If you select that they are different, we will ask you to provide details, as outlined above. *(2)

Residential addresses

Current primary residential address

Search for and replace this address

Flat/Apartment number Post/Zip code

Please provide at least one of the following: Flat number, Building number, Building name.

Building number Country*

Please provide at least one of the following: Flat number, Building number, Building name. Required.

Building name

Please provide at least one of the following: Flat number, Building number, Building name.


Street name

Town/City

District

County/State

When did you start living at this address?

From* 

Is this your postal address

Yes No

Cancel Confirm

Save & Exit Previous Next

Postal address

Please confirm your postal address. This will be the principal address for delivery of any documents and correspondence if you choose to receive paper copies.

Postal address

Search for address

Can't find address?

Save & Exit

Previous

Next

*(2)

Residential addresses

Please confirm if your address is the same as your spouse/partner.

Same address Enter a different address

Flat/Apartment number	Easter Alderston
Building name	Alderston
Town/City	Haddington
County/State	East Lothian
Postcode	EH41 3SF
From	04/07/2012
Country	United Kingdom

Save & Exit

Previous

Next

*(2)

Postal address

Please confirm if your postal address is the same as your spouse/partner.

Same address Enter a different address

Building name	Windsor House
Street name	Cornwall Road
Town/City	Harrogate
County/State	North Yorkshire
Postcode	HG1 2PW
Country	United Kingdom

Save & Exit

Previous

Next

Contact details *(B)

Please provide your telephone contact details.

Contact details

Please confirm your preferred contact telephone number.

Primary contact number

Phone type* ▼ Country code*

Number* Extension

Cancel Confirm

+ Add number + Add email

Save & Exit Previous Next

If you have more than one telephone number and/or email address, please add these via the 'Add number' and 'Add email' options then click **Next** .

Additional contact details

Please add any additional contact numbers or emails that may be helpful.


+ Add number + Add email

Save & Exit Previous **Next**

Reports and statements

Quarterly client reports and year-end tax statements are available via our online client portal. Login details will be provided following completion of your application.

Details of all sales and purchases in the portfolio are shown in the quarterly reports as standard. However, contract notes can be sent to you each time a sale or purchase is made (within 24 hours of the receipt of the details of the transaction).

If you would like to receive contract notes, please tick the box and click  to continue. *(1)


Reports and statements



Quarterly client reports and year-end tax statements are available via our online client portal. Login details for the portal will be provided following the completion of your application.


Your quarterly reports will be available at the end of each calendar quarter (March, June, September and December).

You can request access to the online client portal for your professional advisors and any other interested parties later in this application.

*Paper copies can be posted by separate request.

Please check the box if you require contract notes for each transaction 

Save & Exit  



Contract note requirements is selected by the first applicant only. Click  to continue. *(2)

Reports and statements

Quarterly client reports and year-end tax statements are available via our online client portal. Login details for the portal will be provided following the completion of your application.

Your quarterly reports will be available at the end of each calendar quarter (March, June, September and December).

*Paper copies can be posted by separate request.

Save & Exit  

Taxation residency *(B)

Please confirm if you are a US person for tax reasons. If you select Yes, the following wording will appear:

As a US Person, you may be required to complete an additional form once your application has been completed. This form is intended to request information consistent with US regulatory requirements.

The relevant form will be sent to you in due course. Click

Confirm

Taxation residency

Are you a US person?

Yes No

You may be a US person if you were born in the United States (US), are a US citizen, hold a Green Card or you are a US resident alien.

Save & Exit Confirm Previous Next

Input your primary tax residency and click

Confirm

Taxation residency

To enable us to fulfil our obligations under international legislation, please list all countries where you currently have tax residence and confirm your tax identification number for each. Please inform your investment manager if you are tax resident in more than two countries.

If you are both domiciled and pay tax in the UK, please add UK as your primary tax residency.

Countries with tax residence i

Country*

Social Security/tax/NI number*

Start month and year of tax residency if known 📅

Cancel Confirm

International tax agreements may oblige us to provide information on your account to the relevant tax authorities.

If you have additional tax residencies, please inform your investment manager.

Save & Exit Previous Next

You will be given the option to add a further country where you are tax resident. If you have tax residency in more than two countries, please let your Investment Manager know. Once completed, click

Next

Employment details *(B)

Please confirm your employment status. Further information will be requested if you select 'Employed' or 'Self Employed'.

Employment details

Please confirm your employment details:

Employment status*

- Employed
- Unemployed
- Self employed
- Retired
- Student

Employment details

Please confirm your employment details:

Employment status*

Employed ▼

Occupation/position

Start date if known 

Are you employed overseas?

Yes No

Save & Exit

If you are employed overseas, you will be prompted to add the details.

Overseas employment

Number of continuous years working abroad:

Years*

Expected duration of employment/time overseas:

Years*

To which country do you intend to return?

Country*

Save & Exit

Directorships/political exposure *(B)

Please confirm if you are a director of any publicly quoted companies (a company whose shares are traded on a stock exchange) or if you, or someone you are connected to (such as a family member), are a Politically Exposed Person (PEP).

Directorships/political exposure

Are you the director of any publicly quoted companies?

Yes No

Are you a Politically Exposed Person (PEP) or a family member or close known associate of a PEP? ⓘ

Yes No

Save & Exit Previous Next

If you select Yes for either of the questions you will be required to provide further details.

Directorships/political exposure

Are you the director of any publicly quoted companies?

Yes No

Please provide further detail... *

Required.

Are you a Politically Exposed Person (PEP) or a family member or close known associate of a PEP? ⓘ

Yes No

Please provide further detail... *

Required.

Save & Exit Previous Next

Professional advisors and interested parties *(1)


If you would like to add details of any professional advisors (e.g Financial advisor, Accountant etc.) or interested parties (e.g Family member), please select Yes then Next and provide the requested details. Once completed, click

Next

Professional advisors and interested parties

You can link professional advisors and other interested parties to your account. With your permission, we can provide them with client portal access as well as regular statements and updates.

Please include the details of interested parties you would like to link to your account. This could include your accountant, solicitor, family member or another person. This person may also be able to help you if you need support due to illness or other circumstances.

Would you like to add professional advisors or interested parties to your account? 

Yes No

Save & Exit

Previous

Next

Professional advisors and interested parties

Please include the details of any professional advisors or interested parties you would like to link to your account. This could include your accountant, solicitor or another person. This person may also be able to help you if you need support due to illness or other circumstances.

1 Their details

Relationship*

Company name (if applicable)

Full name*

Email*

Down

2 Address

3 Telephone number

4 Access

Save & Exit

Previous

Next

Account instructions *(1)

If you have added professional advisors or interested parties, select Yes or No if you would like us to accept instructions from them. If you select Yes, please select the top option beginning 'I authorise McInroy & Wood...' and select from the options detailed.

Account instructions

Would you like us to accept instructions from any of your professional advisors and interested parties?

Yes No

John Smith

I authorise McInroy & Wood to deal with **John Smith** in relation to the following:

- Discuss my investment portfolio with them.
- Accept instructions from them regarding my investments.
- Discuss the suitability of the investments with them.

Save & Exit Previous Next

If you only would like only one of the interested parties to receive information, leave the "I authorise box..." unticked.

Section 2: Financial details ^{*(1)}

You will be asked to input financial details for you and your spouse/partner, if applicable.

Financial details

To provide you with a suitable investment service, we need to understand your financial circumstances.

If you are applying for a joint account, please provide combined details for both parties.

Please advise us if there is a material change in your financial circumstances in the future.

Save & Exit Previous **Next**

Income ^{*(1)}

Please provide details of your annual income. If this is a joint application or you have added a spouse/partner to your individual application, there will also be sections to provide information for your spouse/partner's income and any joint income. Once completed, click **Next**.

Income

The details you provide will be discussed with your investment manager at the meeting to discuss your investment objectives.

Please confirm your approximate income before tax.

- 1** Your income (£s)
 - Salary or earned income
 - Savings income
 - Investment income (excl. SIPP)
 - Pension/drawdown/annuity income (incl. SIPP)
 - Property/rental income
 - Other sources

Down
- 2** Spouse/partner's income (£s)
- 3** Joint income (£s)

Save & Exit Previous Next


Investment income ^{*(1)}


We would like you to tell us how you would like your investment income to be dealt with.

You can:

- reinvest the income back into the portfolio;
- accumulate the income and retain it in the income account; or,
- transfer the income to your bank account on a monthly, quarterly or six-monthly basis.

Investment income

What would you like us to do with your taxable investment income? 

Please choose* 

Do you have an indicative annual spending requirement that you would like to meet from your investments?

Yes No

This will be discussed with your investment manager.

[Save & Exit](#) [Previous](#) [Next](#)

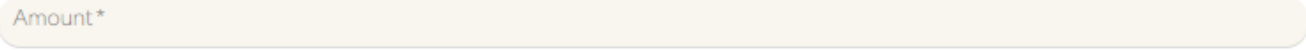
Annual spending requirement ^{*(1)}

If you select Yes to the question “Do you have an indicative annual spending requirement...” please detail how much you expect to withdraw from your portfolio each year, as well as detailing any other requirements that you may have.

Annual spending requirement

How much do you expect to withdraw from the portfolio each year to meet your spending requirements?

Monetary (£s) % of value of investment

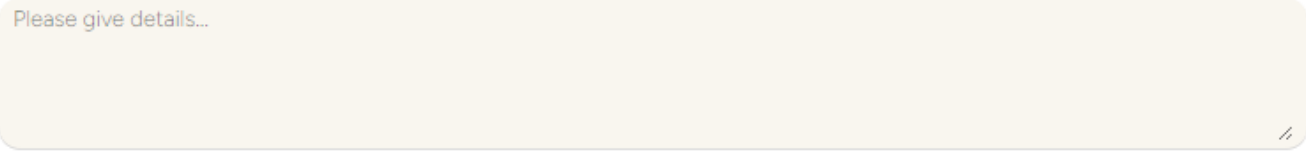
Amount* 

Required.

Payment frequency:

Monthly Quarterly Six-monthly

If you have any other requirements, please describe below.

Please give details... 

This will be discussed with your investment manager.

[Save & Exit](#) [Previous](#) [Next](#)

Assets *(1)

Please provide details of your assets as requested. If this is a joint account or you have added a spouse/partner to your individual application, there will be sections for your spouse/partner as well as one for any joint assets. Once completed, click [Next](#).


Assets

Please confirm the approximate value of your assets.

- 1** Your assets (£s)
 - Bank/Building Society accounts
 - Investments
 - Insurance linked savings or regular premium policies
 - Other savings
 - Main residence
 - Other property
 - Other significant assets
- 2** Spouse/partner's assets (£s)
- 3** Joint assets (£s)

[Save & Exit](#) [Previous](#) [Next](#) [Down](#)

Liabilities*(1)

If you have any liabilities such as mortgages or loans, please select Yes and provide details as requested. If this is a joint account or you have added a spouse/partner to your individual application, there are sections for your spouse/partner's assets and any joint liabilities. Once completed, click .

Liabilities

Please confirm the approximate value of your liabilities.

Do you have any liabilities?

This includes any mortgages, loans or overdrafts.

Yes No

[Save & Exit](#) [Previous](#) [Next](#)

Liabilities

Please confirm the approximate value of your liabilities.


Do you have any liabilities?

This includes any mortgages, loans or overdrafts.


Yes No

1 Your liabilities

Mortgage

Mortgage redemption date 

Loans

Loan redemption date 

Overdraft

Other significant medium-term commitments

[Down](#)

2 Spouse/partner's liabilities

3 Joint liabilities

[Save & Exit](#) [Previous](#) [Next](#)

Retirement provision*(1)

Please provide details of any pensions in place for you or your spouse/partner, if applicable, by ticking the relevant boxes. Once completed, click [Next](#) .

Retirement provision

How do you provide, or plan to provide, for your retirement?

Your pension provision (select all that apply):

- Occupational scheme
- Personal pension plan
- State
- Other

Partner/spouse pension provision (select all that apply):

- Occupational scheme
- Personal pension plan
- State
- Other

Where applicable, further details of your pension provision will be requested upon completion of this application.

[Save & Exit](#) [Previous](#) [Next](#)

Financial dependants *(1)

Please provide details of anyone who is financially dependent on you and/or your spouse/partner. Only their first name and month and year of birth is required.

Financial dependants

Do you or your spouse/partner support anyone who is financially dependent on you (e.g. children)?

You can add details of up to 4 dependants.

Yes No

[Save & Exit](#) [Previous](#) [Next](#)

Source of funds *(1)

In order to comply with anti-money laundering regulations, we are required to understand how funds have been obtained and how they are being transferred to us.

Source of funds

We need to establish the original source of your investment and how it will be transferred in.

Original source of investment/cash: ⓘ

Source of funds*

Please confirm where these funds are being transferred from: ⓘ

Transferred from*

Means of transfer: ⓘ

Means of transfer*

Save & Exit Previous Next

Bank account details *(B)

If you have a UK bank account, select Yes and provide the name, sort code and account number for your account. The details of your bank including the location will appear on screen for you to review.

If you do not have a UK bank account, select No and provide the name, BIC and IBAN for your account.

Please double check the details are correct and then click Next .

Bank account details

Please provide us with the bank account details to be applied to the account.


This account will be used to remit any investment capital or income from your account.

Do you have a UK bank account?

Yes No

Save & Exit Previous Next

Investment amount ^{*(1)}

Please insert the approximate value of funds to be transferred to us in the relevant Securities/investments and/or Cash fields and click  .

Investment amount

What is the approximate value of funds to be managed by us?

Securities/investments:

Cash:

[Save & Exit](#) [Previous](#) [Next](#)

Account and tax status ^{*(1)}


Please select the reporting currency for the portfolio and whether your investments require an offshore custodian. Please also select if you would like McInroy & Wood to maintain UK capital gains tax records and the year-end date for personal taxation.

Account and tax status

Reporting currency for the portfolio:

Do your investments require an offshore custodian? 

Yes No

Do you wish us to maintain UK capital gains tax records for you (if applicable)? 

Yes No

If you have any other tax reporting requirements please discuss these with your investment manager.

Year end date for personal taxation

[Save & Exit](#) [Previous](#) [Next](#)

ISA accounts *(B)

Please confirm if you have any existing ISA accounts. If Yes, please confirm if you have subscribed to an ISA in the current tax year.

If you would like to open a new ISA with us and have answered Yes to holding existing ISA investments, please confirm if you wish to transfer any existing ISAs to your new ISA with McInroy & Wood.

If you have selected to open an ISA with McInroy & Wood, please confirm an instruction for your ISA income.

If this is a joint application, ensure you only include ISA accounts held in your name. Your spouse/partner will be asked to provide details of their ISA accounts separately. Once completed, click [Next](#).

ISA accounts

Please confirm if you have any existing ISA accounts or would like to open one with McInroy & Wood.

Please only include ISA accounts held in your name. For joint applications your spouse/partner will be asked about their ISA account(s) separately.

Do you hold any existing ISA accounts?

Yes No

Would you like to open a stocks and shares ISA account with us?

Yes No

[Save & Exit](#) [Previous](#) [Next](#)

ISA accounts

Please confirm if you have any existing ISA accounts or would like to open one with McInroy & Wood.

Please only include ISA accounts held in your name. For joint applications your spouse/partner will be asked about their ISA account(s) separately.

Do you hold any existing ISA accounts?

Yes No

Has a subscription been made in the current tax year?

Yes No

Would you like to open a stocks and shares ISA account with us?

Yes No

Would you like to transfer any existing ISA accounts to your new McInroy & Wood ISA?

Transfers will be arranged by the investment manager after the application has completed.

Yes No

What would you like us to do with your ISA income?

Please select*

- Reinvested
- Accumulated in your income account
- Transferred to you

[Previous](#) [Next](#)

Please read the ISA declaration and if you are happy to proceed, tick the box and click

Next

ISA accounts

Please confirm the declaration below.

I authorise Mclnroy & Wood to act as my ISA Plan Manager and I declare that:

- All subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I have not subscribed, and will not subscribe, more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year;
- I have not subscribed, and will not subscribe, to another stocks and shares ISA in the same year that I subscribe to this stocks and shares ISA;
- I am resident in the UK for tax purposes, or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in a civil partnership with a person, who performed such duties. I will inform Mclnroy & Wood if I cease to be resident or to perform such duties, or to be married to, or in a civil partnership with, a person who performs such duties; and
- This application has been completed to the best of my knowledge and belief.

I authorise Mclnroy & Wood:

- To hold my cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of these investments and any other cash; and
- To make on my behalf any claims to relief from tax in respect of ISA investments.

I confirm I have read and agree to the declaration.

Save & Exit Previous Next

Finally, please provide details of current ISA(s) held in your name that you would like to transfer to a new ISA with Mclnroy & Wood. Search for your ISA provider and select their name from the options provided. You will need to know the type of account (e.g stocks and shares or cash), your current reference number and the approximate value of the

ISA you are transferring. Once completed, click

Next

Note: If you do not have this information at this time, this can be given to us later in the process once the Discretionary Management Agreement has been reviewed and accepted.

ISA accounts

Please provide the details of the ISAs registered in your name that you would like to transfer to Mclnroy & Wood.

Search providers*


Account type

Current provider reference*

Approximate transfer value*

Cancel Confirm

Save & Exit Previous Next

Once you have added the details of your existing ISA, a summary of the information provided will be displayed. If you have more than one ISA that you wish to transfer to us, select 'Add another', Once completed, click  .


ISA accounts

Please provide the details of the ISAs registered in your name that you would like to transfer to McInroy & Wood.

ISA manager 1

Provider	Hargreaves Lansdown Asset Management Limited (trading as Hargreaves Lansdown)
Provider address	One College Square South, Anchor Road, Bristol, BS1 5HL
Account reference	HL1254876 
Account type	Stocks and shares
Approximate transfer value	£450,000

ISA manager 2

Provider	Santander ISA Managers Limited
Provider address	287 St Vincent Street, Glasgow, G2 5NB
Account reference	00135467 
Account type	Cash
Approximate transfer value	£387,000

 Add another

Save & Exit

Previous

Next 

Section 3: Summary

Application summary *(B)

An Application summary is generated at the end of this stage and it important you review the information displayed. Please take time to ensure all details provided are correct. If you notice any details are incorrect, you can use the menu on the left-hand side to navigate back to the relevant section/page to amend the details.

Application summary

Please review the information you have provided in your application.

1 PERSONAL DETAILS

Account details

Account type Joint account

Your details

Title Mr	Other title	First name John
Middle name(s) Matthew	Surname Smith	Previous/maiden name
Known as	Date of birth 20/12/1984	Sex Male
Marital status Married		

Spouse/partner's details

Title Mrs	Other title	First name Jane
Middle name(s) Fiona	Surname Smith	Email alasdair.macfarlane@mcinroy-wood.co.uk

Your nationality

Place of birth London, United Kingdom	Country of domicile United Kingdom	Nationality British
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The information I have provided is accurate to the best of my knowledge.

To activate your application, please complete the identity verification on the next page. Once completed, we will be in touch to discuss your investment objectives and strategy.

Save & Exit

Previous

Next

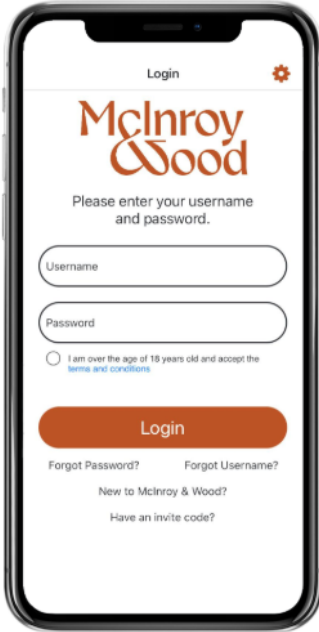
Note – you must open all sections of the summary via the ‘Down’ button. Once all the information has been checked, please tick the box at the bottom of the screen then click  .

If you have completed the digital application via the website you will be required to download the McInroy & Wood (MW) Mobile App from either the App Store or Google Play Store to verify your identity. If you cannot download the App, please contact us for assistance. Once you have downloaded the App, click [Finish](#).

Finish

Thank you for completing your application

To activate your account we need to verify your identity and address using our app. We have sent you an email with the details.



Get the app

We have sent you a link to download the app or you can download it right now.



Use the app:

- 1) Sign into the app using your email.
- 2) Photograph your passport or driving licence.
- 3) Take a selfie to validate your identity.
- 4) Photograph a proof of address.

If you don't want to use the app to verify your identity, you can do this by sending us copies by email or in the post.

[Click here for instructions.](#)

Please note this may increase the time for your account to be activated.

Finish

You have completed your application and we will now verify your identity.

Identity verification *(B)

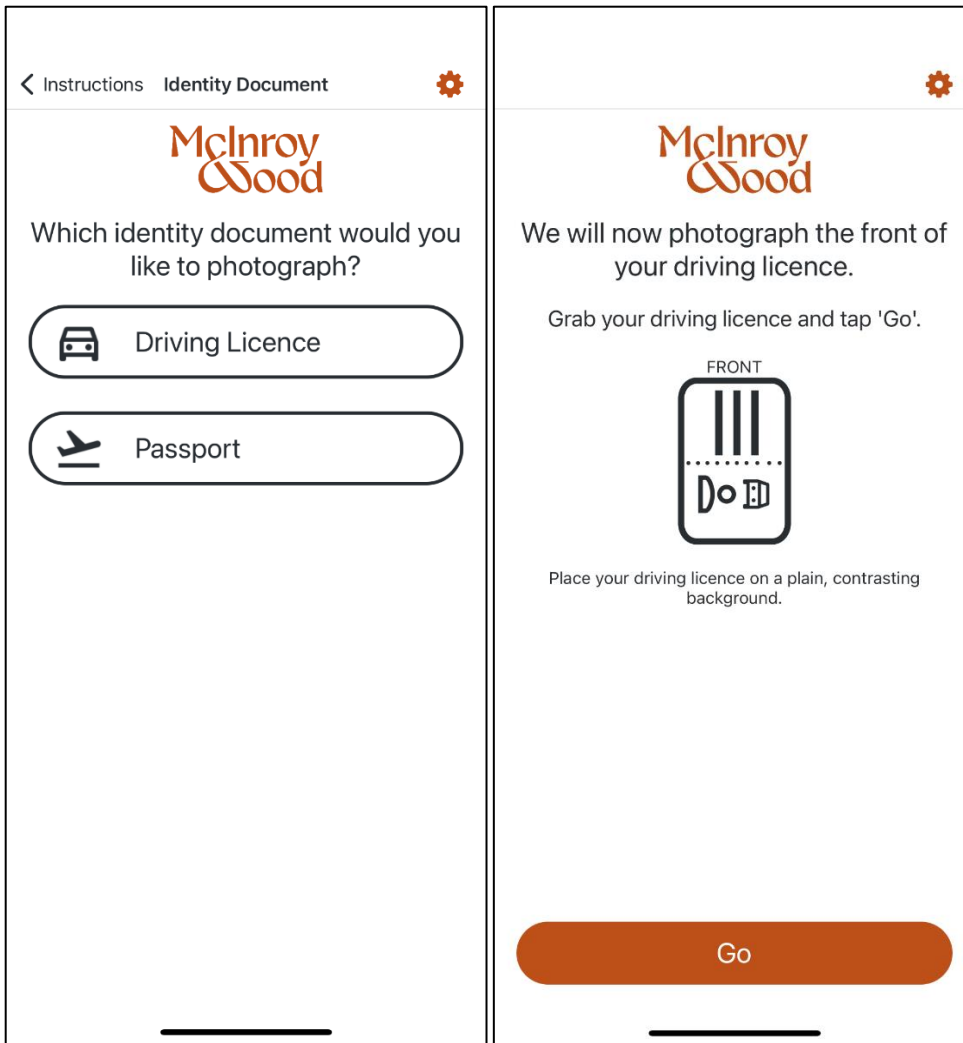
If you have completed the application on the MW Mobile App, you will automatically be directed to the Identity verification stage.

If you have completed the application on the website, log into your account on the MW Mobile App and follow the steps on the screen to verify your identity. You will need your driving licence or passport as well as a utility bill or document that proves your address.

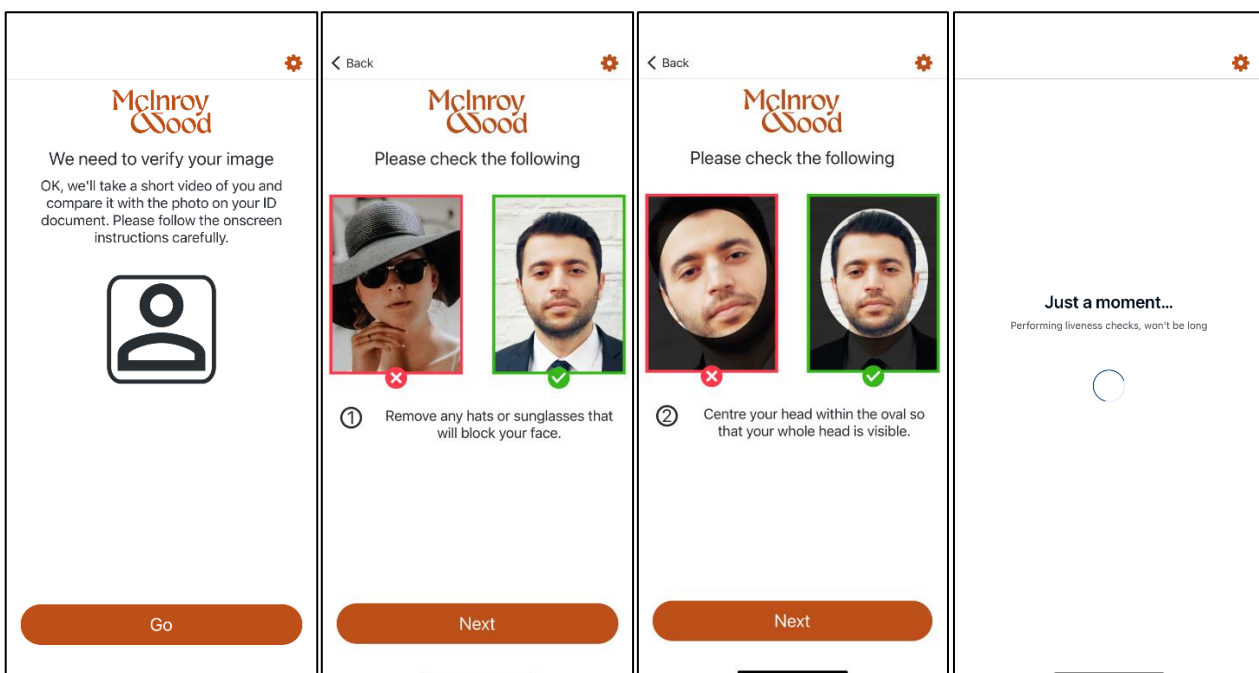
The image displays two screenshots from the McInroy & Wood mobile application. The left screenshot is the 'Login' screen, featuring the McInroy & Wood logo, a prompt to enter a username and password, input fields for both, a checkbox for terms and conditions, and a 'Login' button. The right screenshot is the 'Instructions' screen, which outlines the three-step identity verification process: taking a photo of an ID document, a self-photo, and a supporting document. It includes a 'Get started' button at the bottom.

The first stage will be to capture details of your driving licence or passport. Once selected, you will be asked to take a photograph of your ID using the camera on your phone.

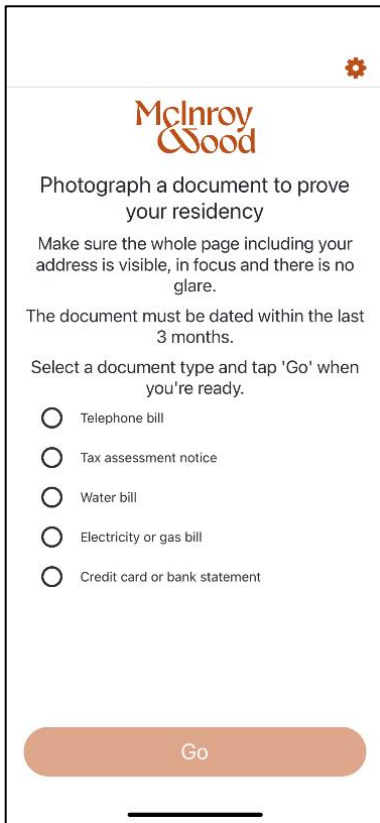
If you select passport, you will be asked to scan the chip in your passport after the photograph is taken.



A Liveness Detection test is required which involves following a few simple directions such as looking in various directions, smiling or frowning to allow the system to match you to the likeness shown in your ID document. Please follow the on-screen instructions when prompted.

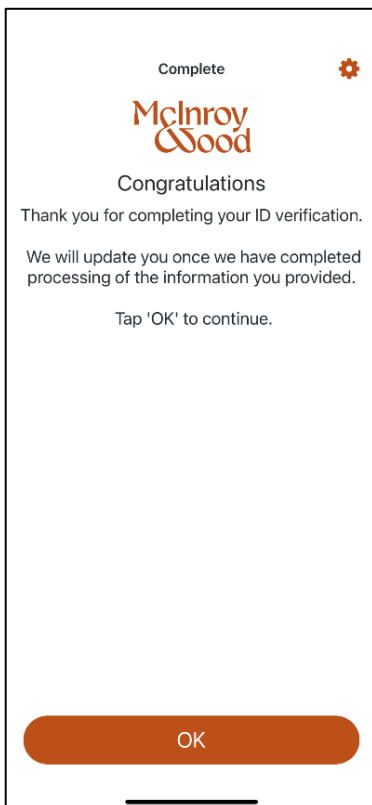


The final stage of the identity verification process is to take a photo of a document such as a utility bill that shows your full name, address and is dated within the last 3 months.



You have now completed the identity verification stage.

Select OK on the final screen and you will be asked to logout. The application will now be sent to McInroy & Wood to be processed.




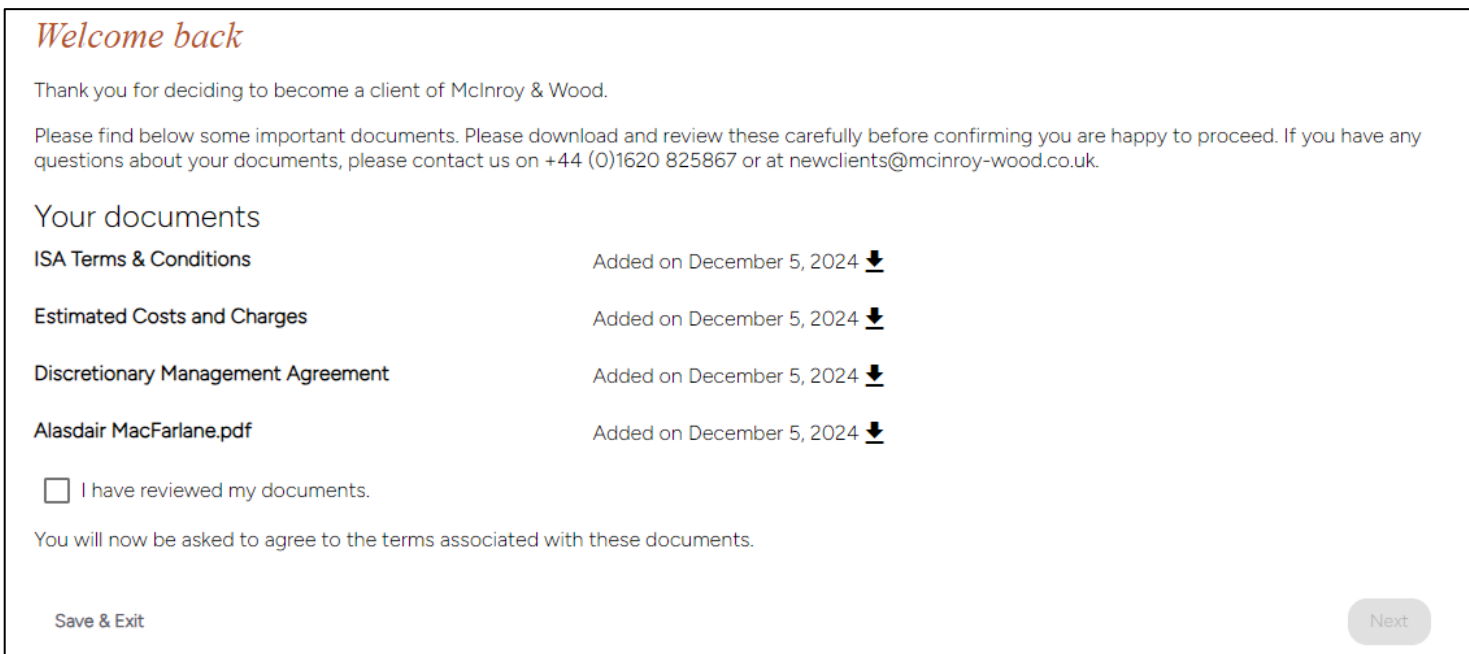
Document review and acceptance *(B)

Following the completion of the application and identify verification, your Investment Manager will arrange a Suitability Review meeting. Once this has been held, the third and final step of the application is to review and accept the Discretionary Management Agreement (DMA) and any associated documents which have been uploaded.

To do this, you will receive an email inviting you to continue your application.



Log back into your application, either via the phone app or on a web browser (newclient-app.mcinroy-wood.co.uk). Please review download and review each document in 'Your documents' carefully. Once reviewed, please tick the box stating you are happy to proceed then click  .



On the 'Agreement' screen please review the options and tick all boxes. Note - all options must be selected to enable you to proceed with the application. If you do not agree with any of the options provided, please contact us to discuss this further.

Agreement

To complete your application, please confirm the following:

- I have read and agree to the terms of service set out in the Discretionary Management Agreement.
- I have read and accept the estimated costs and charges as set out in the Estimated Costs and Charges document.
- I have read and agree to the ISA Terms and Conditions document.

Save & Exit

Previous

Next

The digital application is now complete. Please select  and logout. Your investment manager will be in contact with you shortly to discuss the next steps.

Welcome to McInroy & Wood

You have now completed our application process. Thank you for choosing McInroy & Wood. We appreciate your trust in us and we are committed to providing you with the best possible service.

Your investment manager will be in contact shortly to arrange next steps.

If you have any comments about this process or how it might have been made easier for you, please discuss these with your investment manager or email us at newclients@mcinroy-wood.co.uk.

 Finish