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).

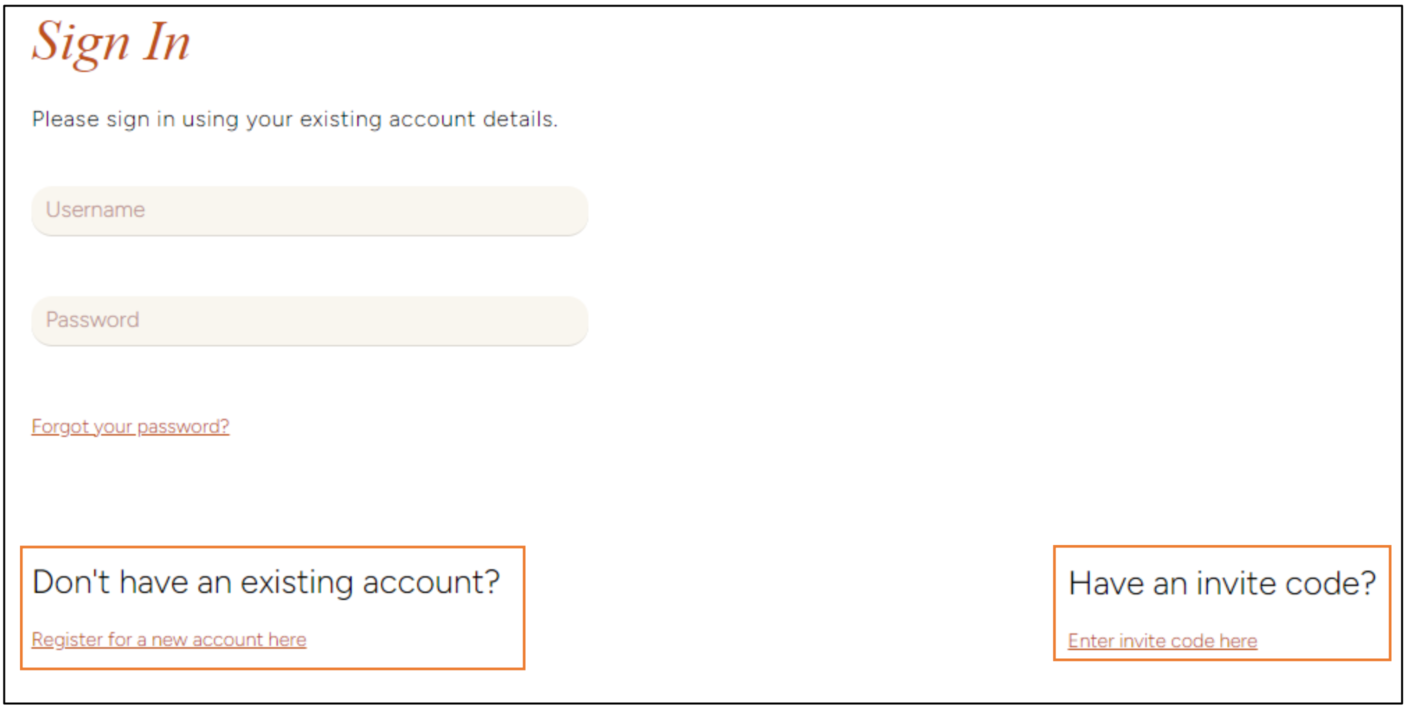
Sections which apply to the second applicant of a joint portfolio only are denoted with *(2).

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)

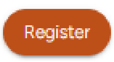
Second applicants of joint portfolios should click on "Enter invite code here": *(2)



Register *(B)

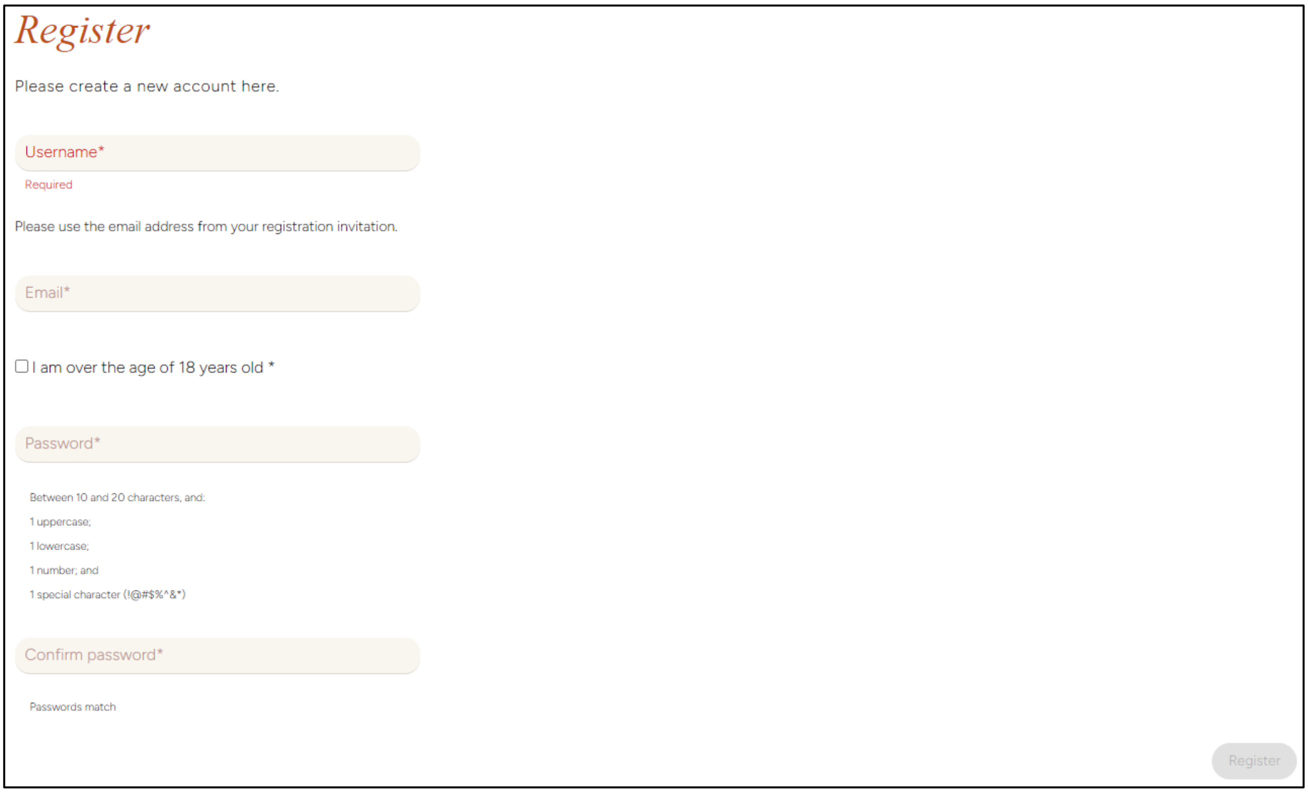
Complete the following fields on the Registration page (note: fields marked with a * are mandatory):

- 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.

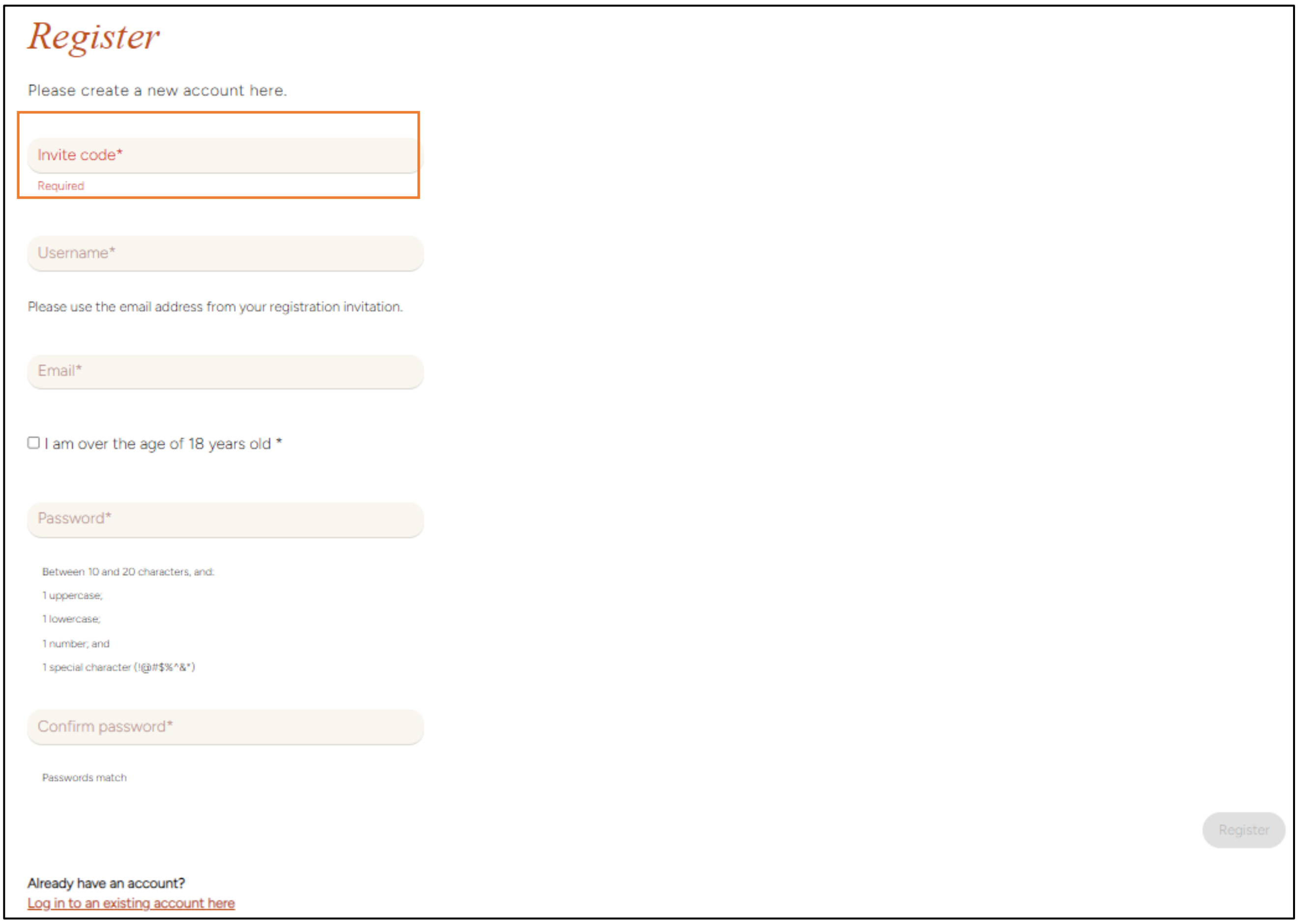
Click 

to proceed.

Individual or first applicant



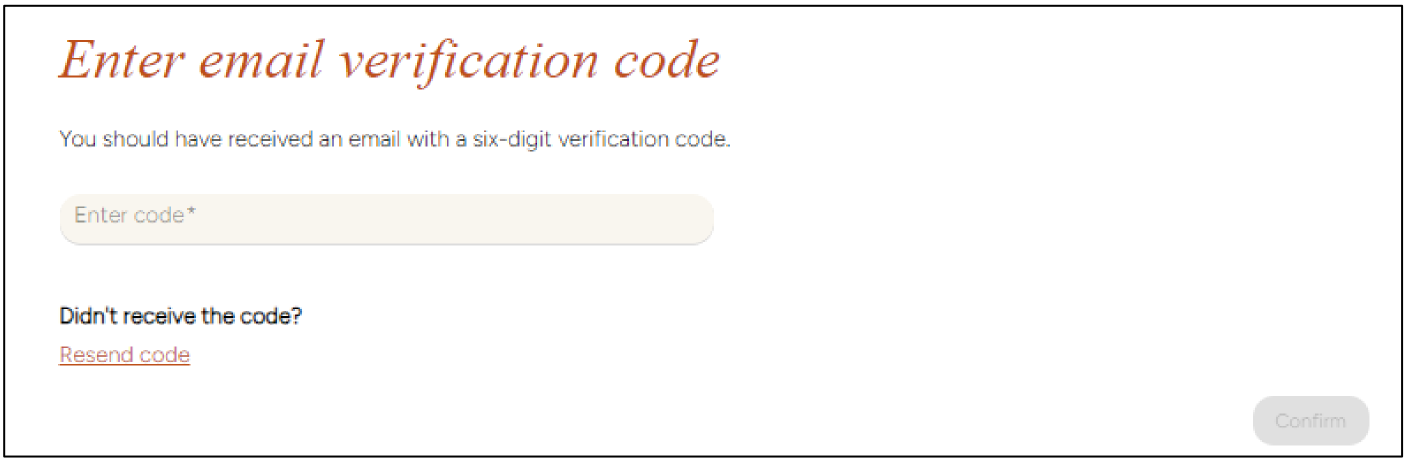
Second applicant



Email verification *(B)
Once registered, you will receive an email containing a verification code.

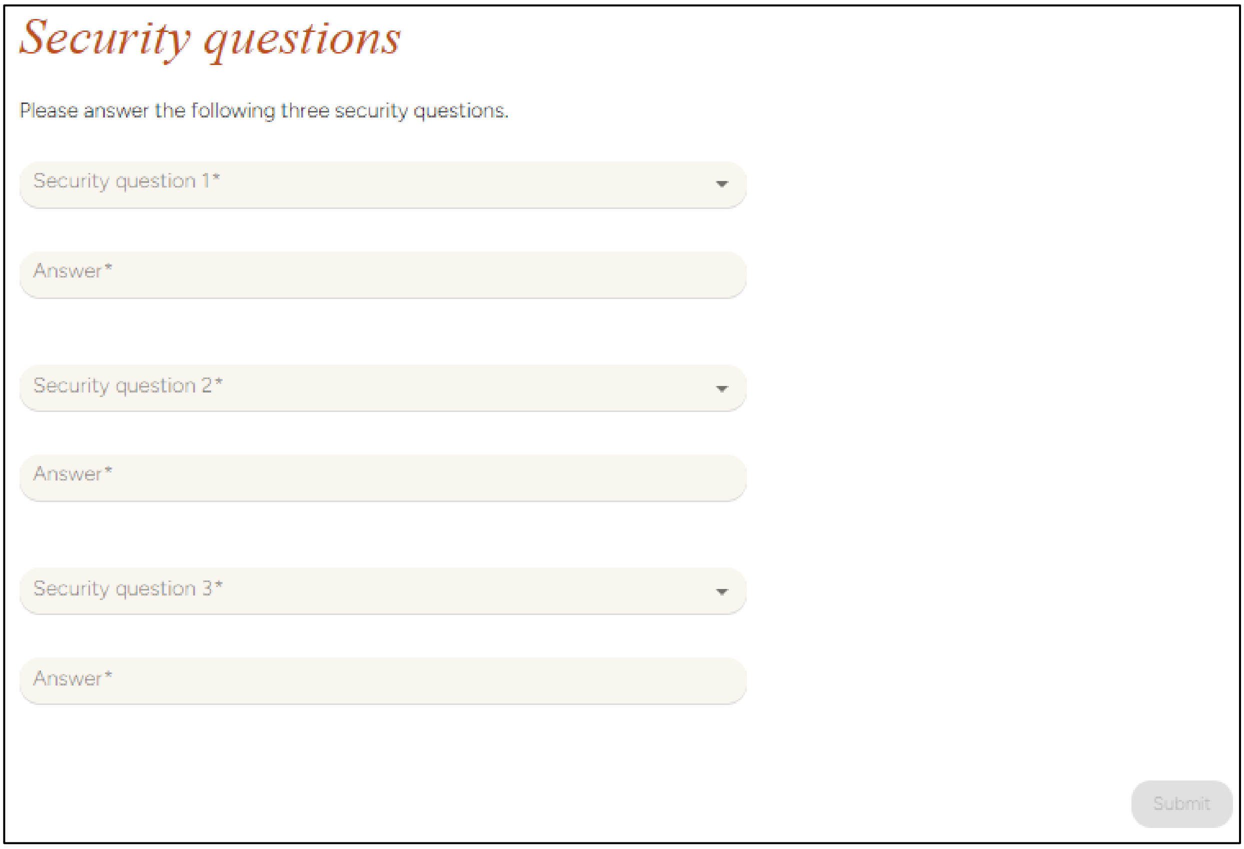
Enter the six-digit verification code and click Confirm .

If a code is not received within 5 minutes, you can request another by clicking Resend code.



Security questions *(B)

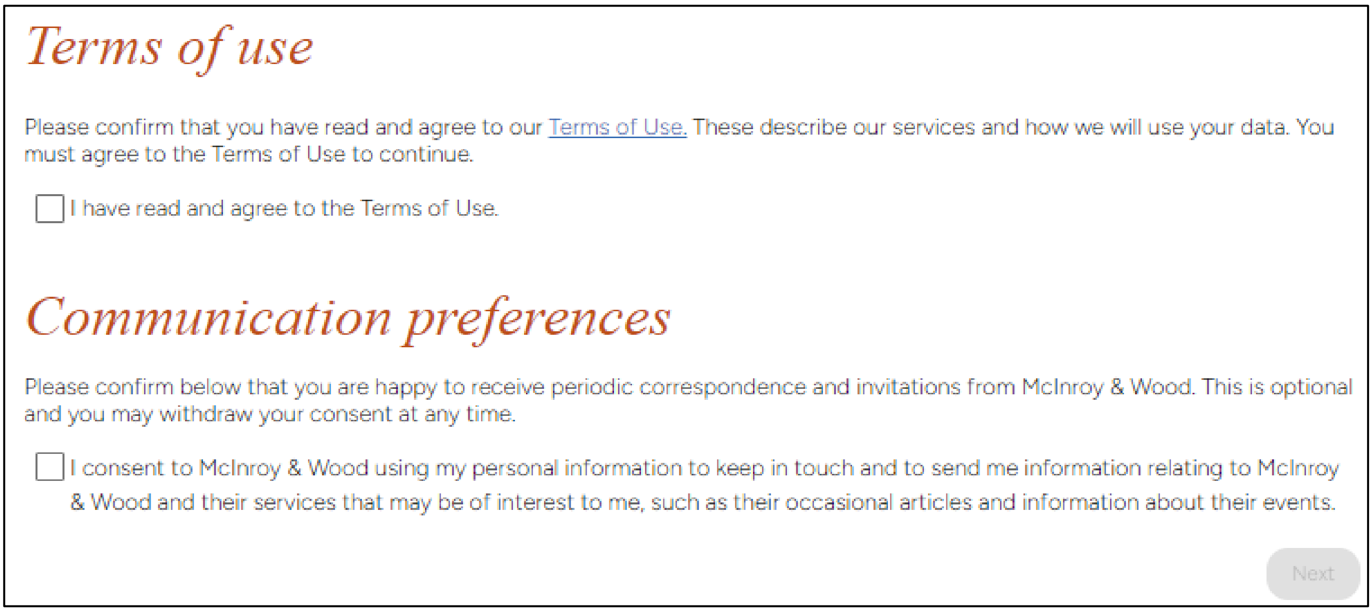
Select three security questions from the options provided, making sure your answers are memorable. These will be required should you have to contact us to discuss your digital application.



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.



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 Next 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.

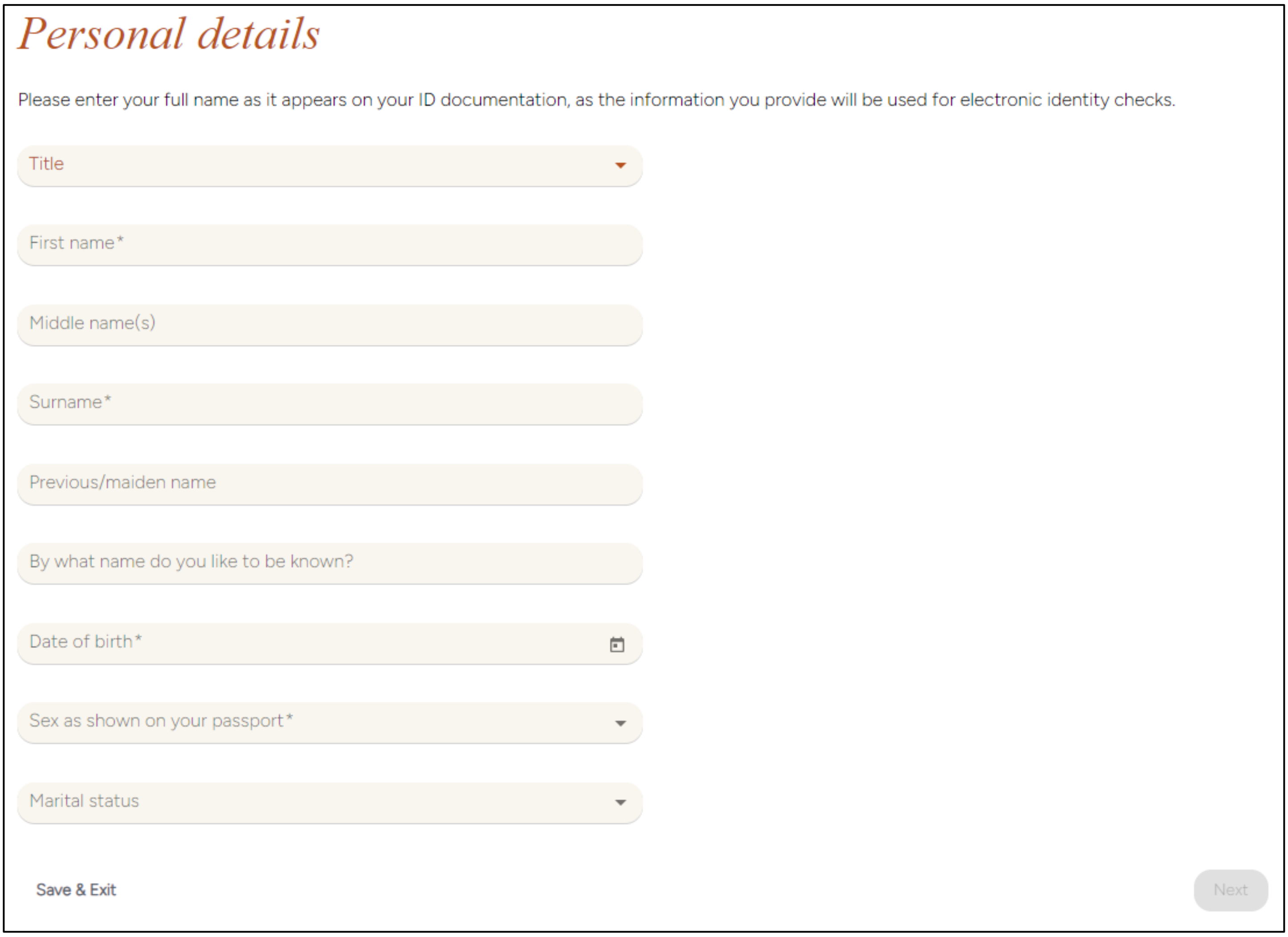
Save & Exit   Next

Section 1: Personal Information

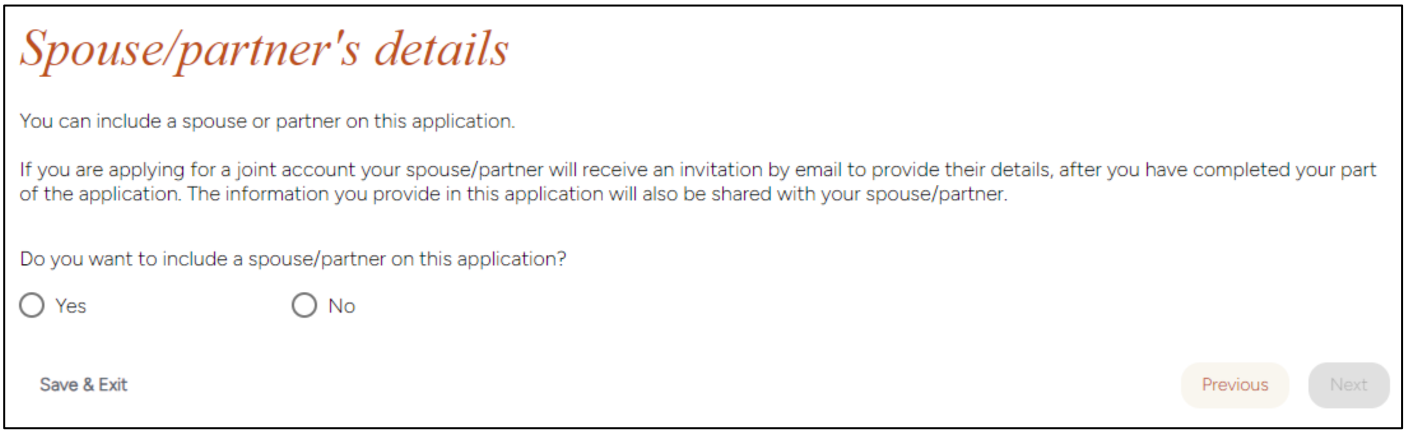
Personal Details *(B)

Enter your personal details and click Next to continue.

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



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.

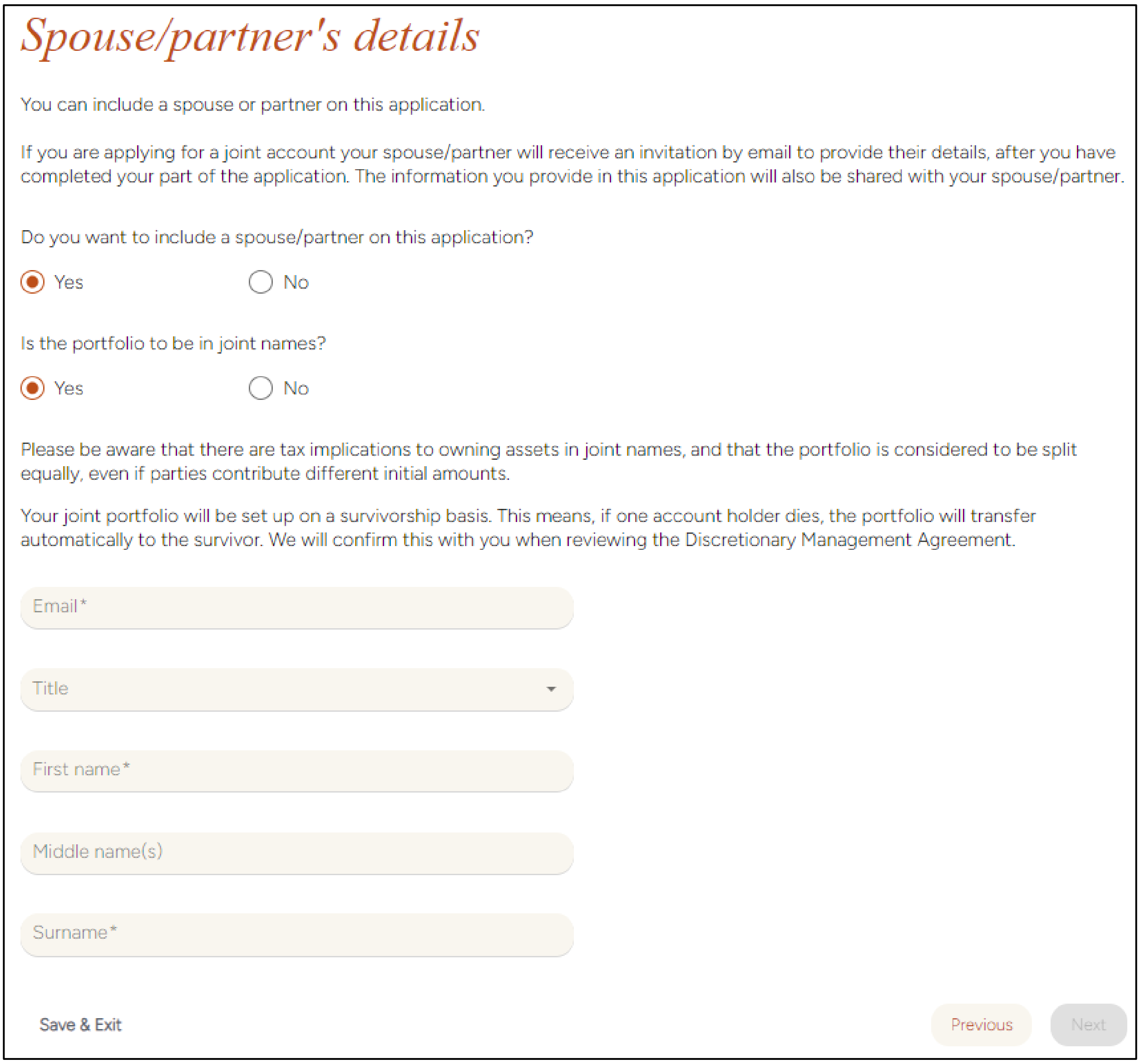
If you are applying for a joint account your spouse/partner will receive an invitation by email to provide their details, after you have completed your part of the application. The information you provide in this application will also be shared with your spouse/partner.

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

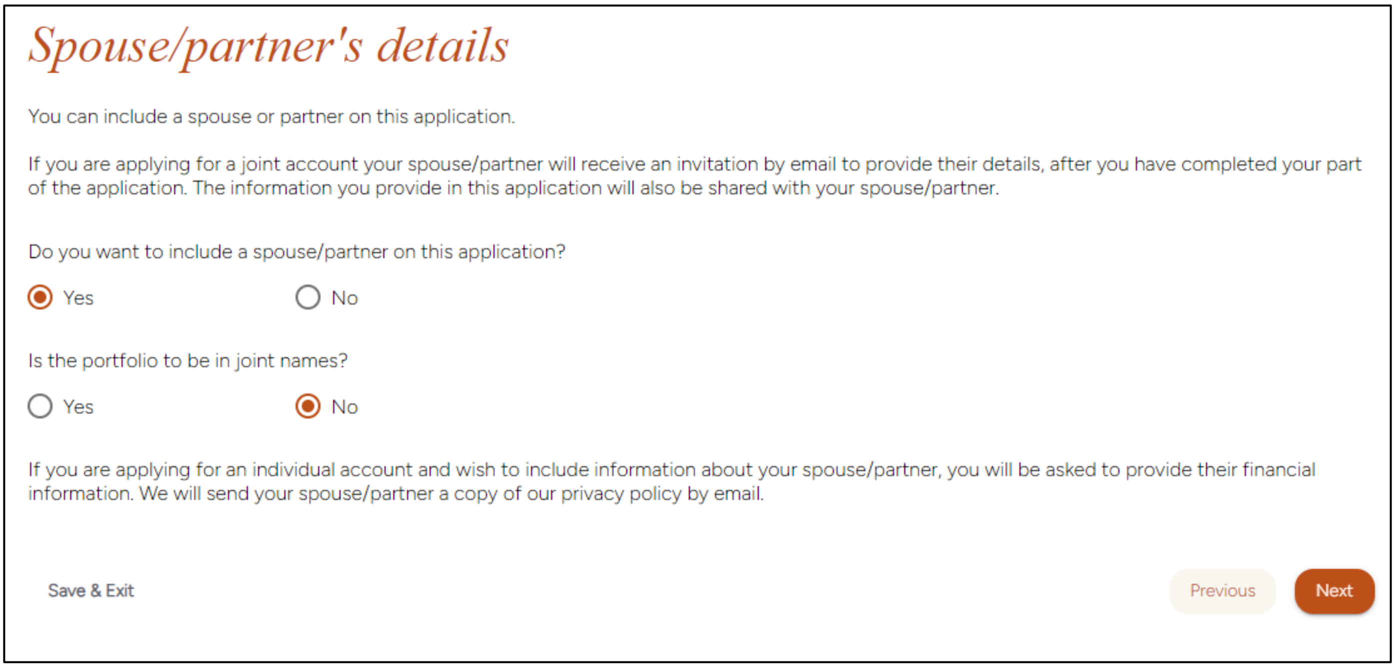
First name*

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.

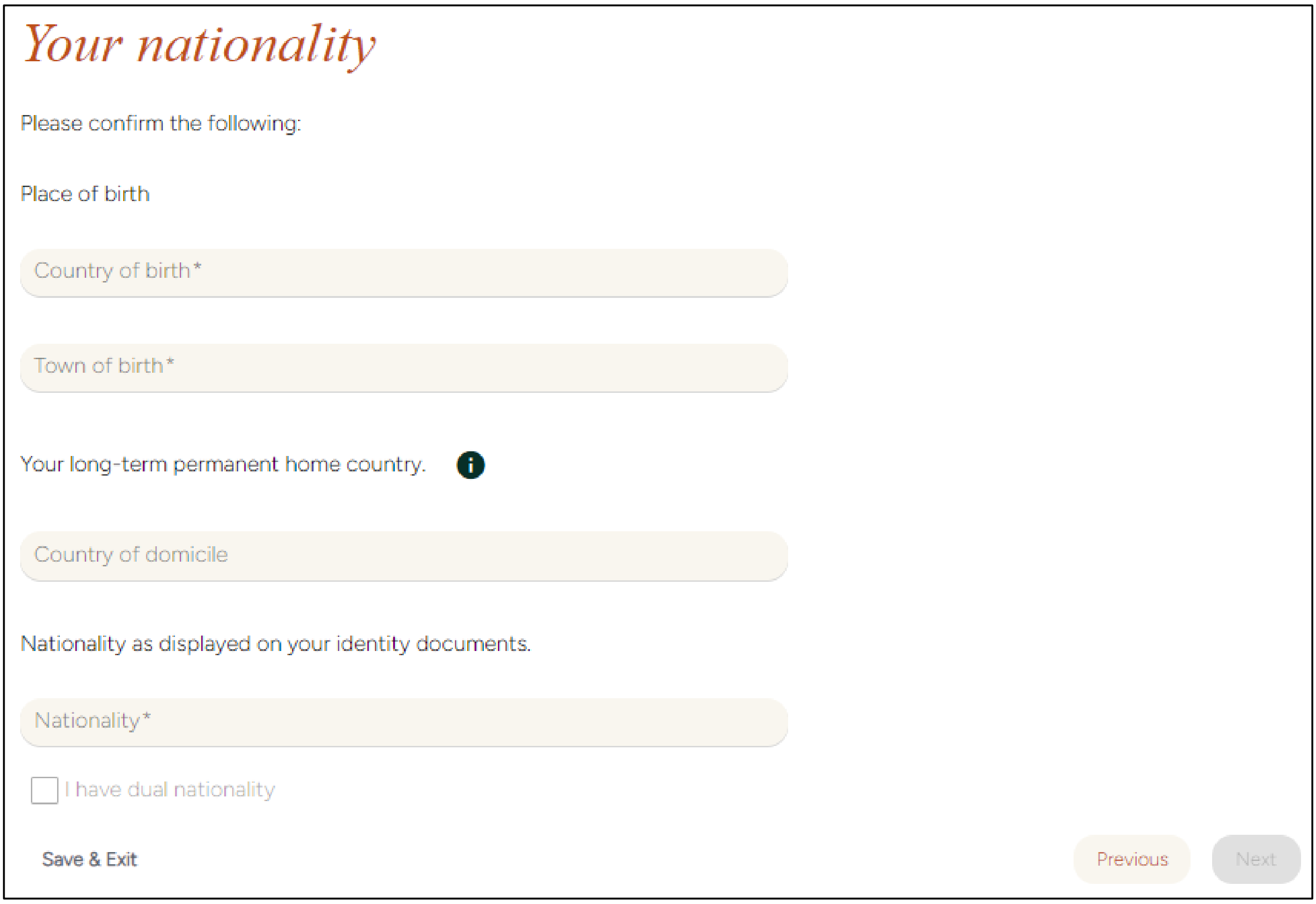


Enter your spouse/partner's contact details and click Next to continue.

Your nationality *(B)

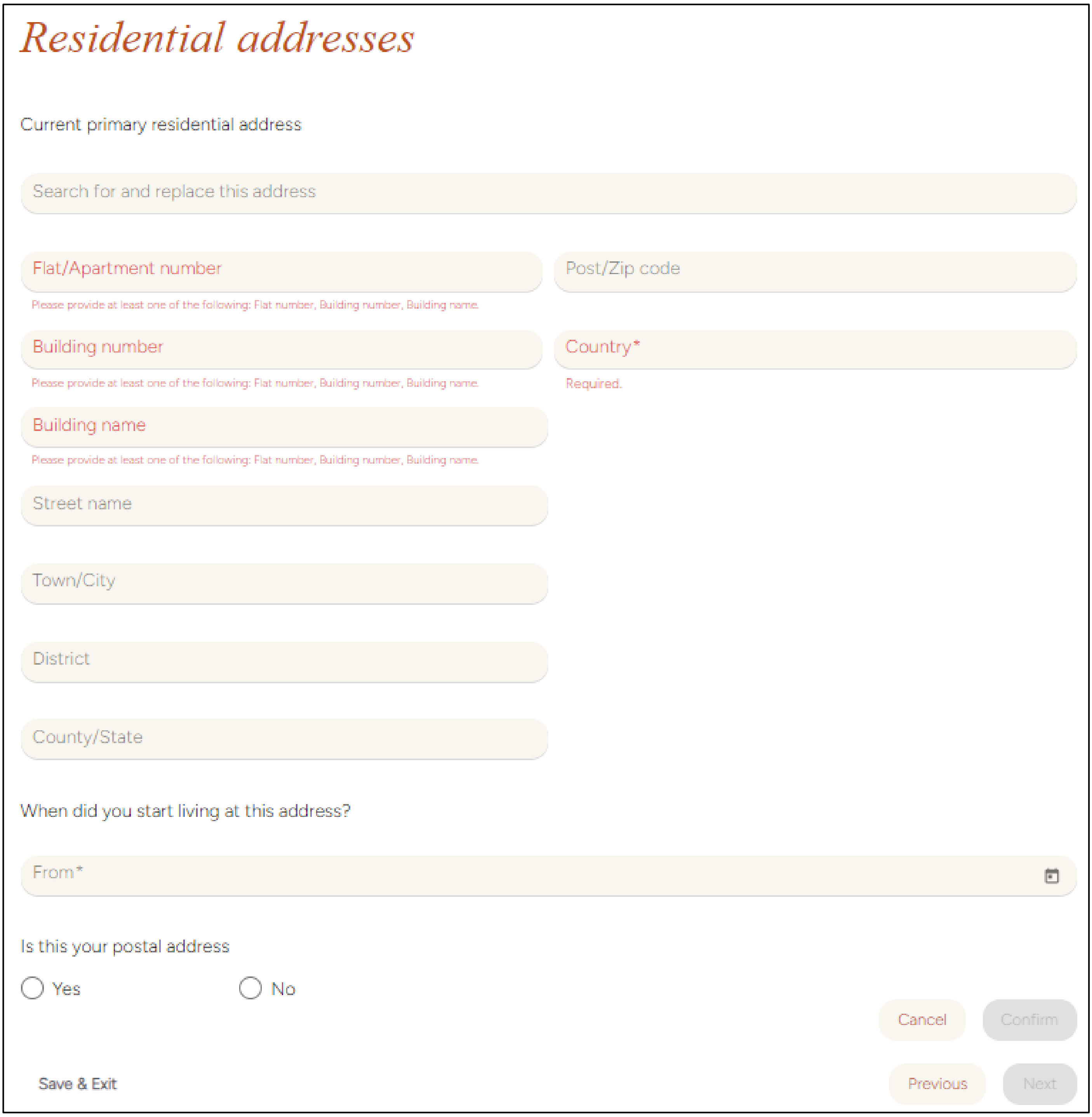
Please complete all fields as required then click Next .

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



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

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

Post/Zip code

Building number

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

Country*

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

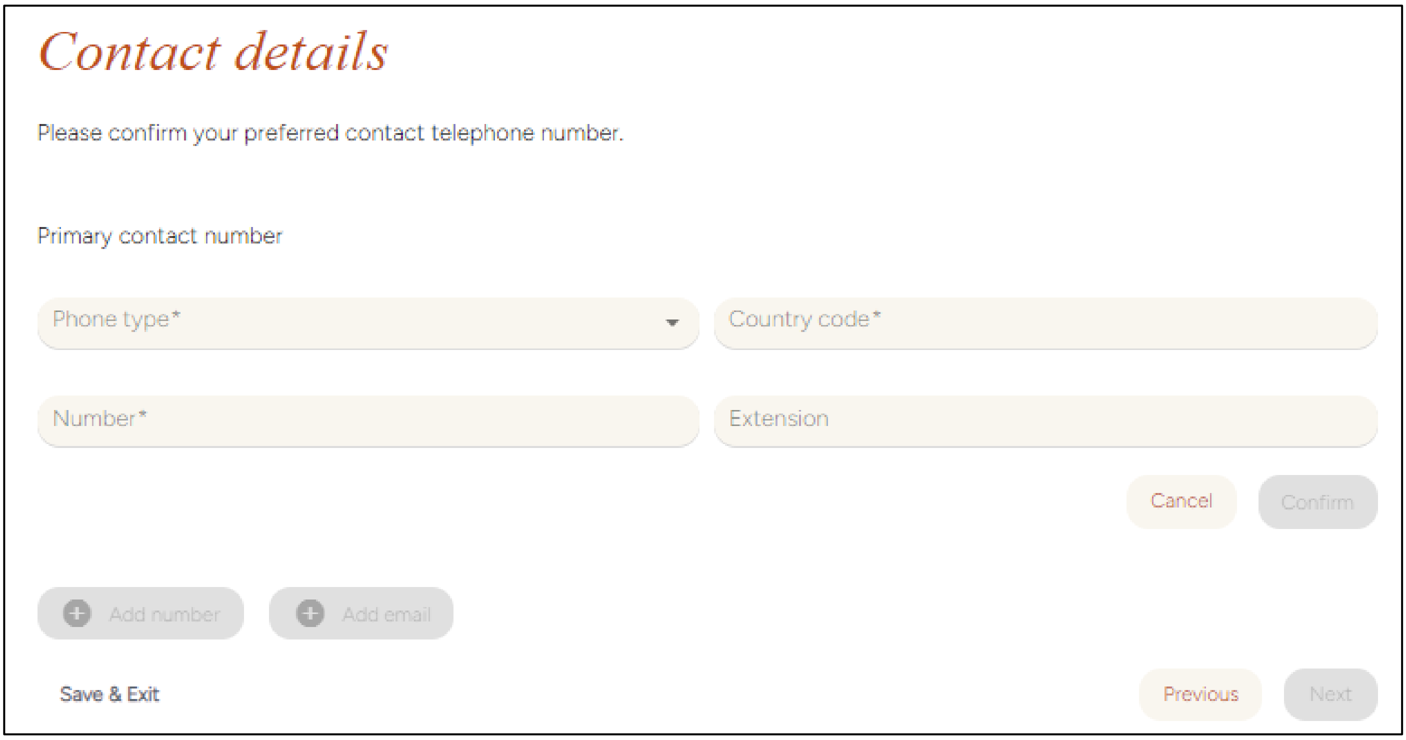
Building name	Windsor House
Street name	Cornwall Road
Town/City	Harrogate
County/State	North Yorkshire
Postcode	HG1 2PW
Country	United Kingdom

Save & Exit

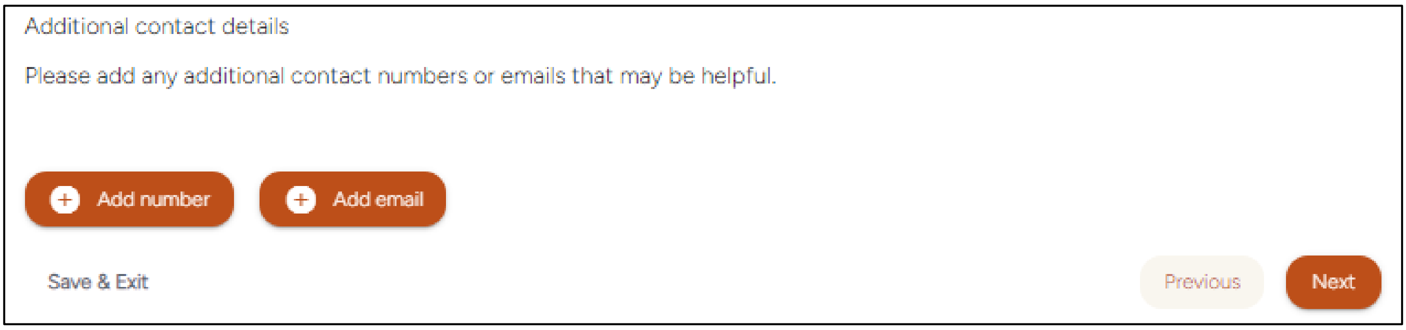
Previous Next

Contact details *(B)

Please provide your telephone contact details.



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 .

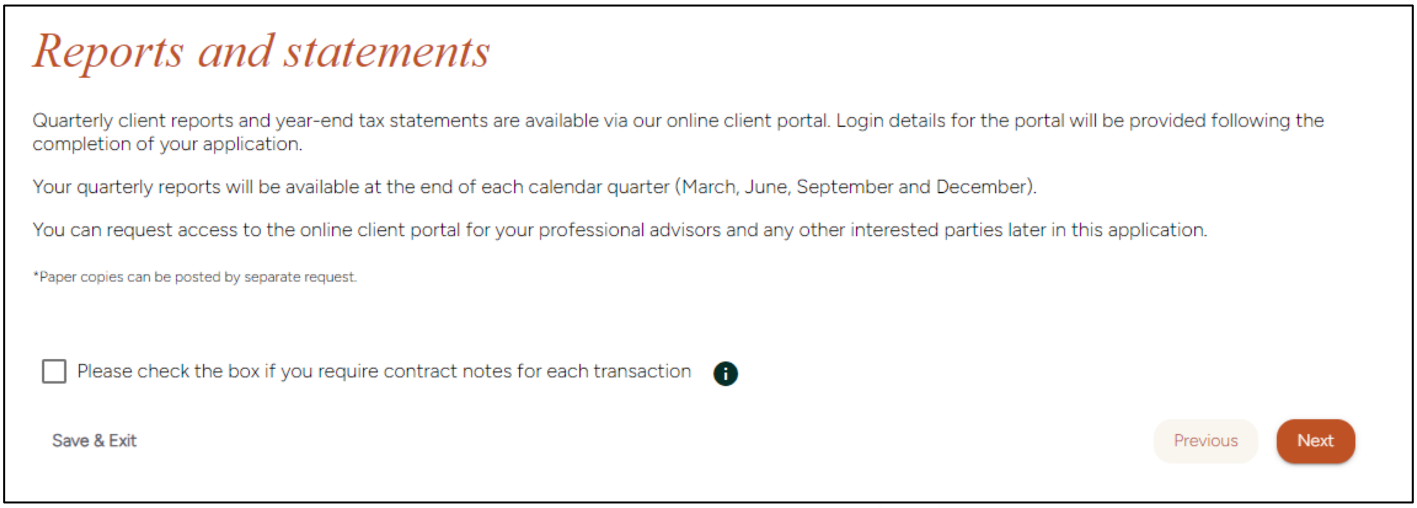


Reports and statements

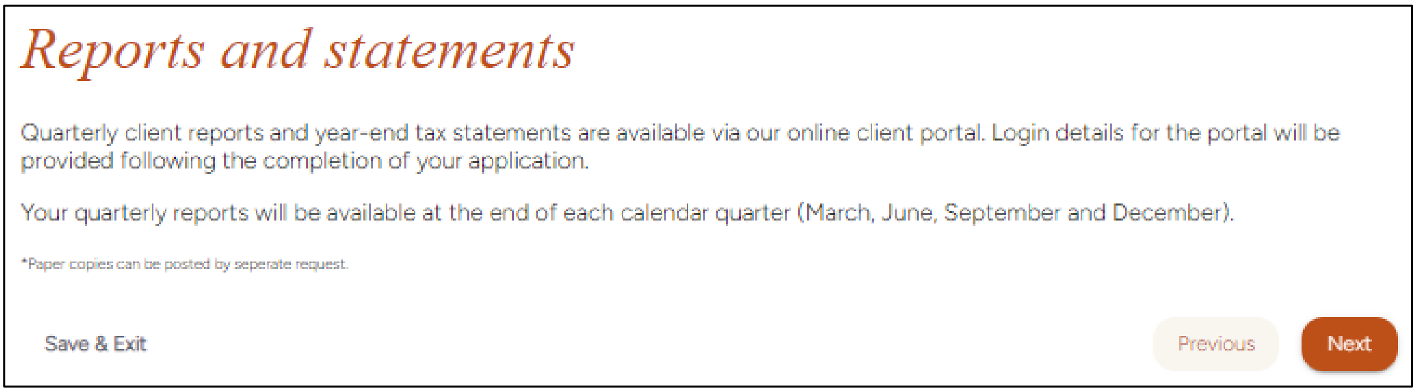
Quarterly client reports and year-end tax statements are available via our online client portal. Login details will be provided following completion of your application.

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 Next to continue. *(1)



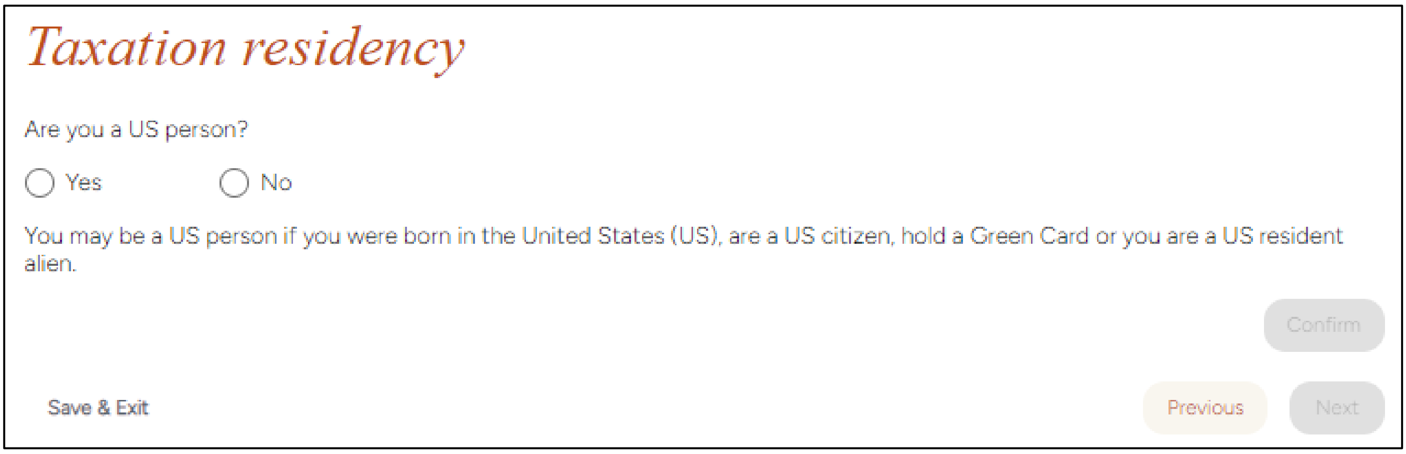
Contract note requirements is selected by the first applicant only. Click Next to continue. *(2)



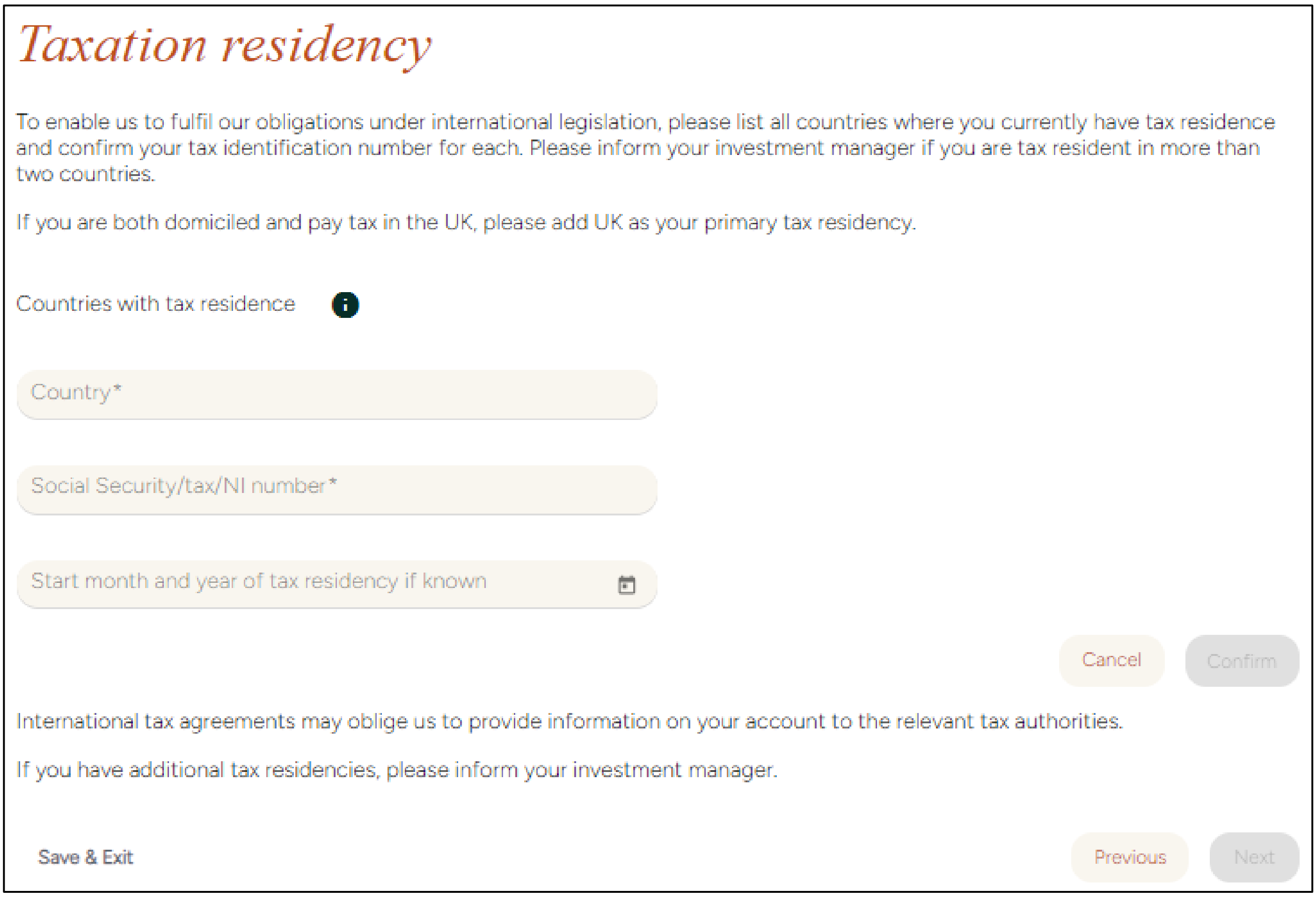
Taxation residency *(B)
Please confirm if you are a US person for tax reasons. If you select Yes, the following wording will appear:

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 .



Input your primary tax residency and click Confirm .



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

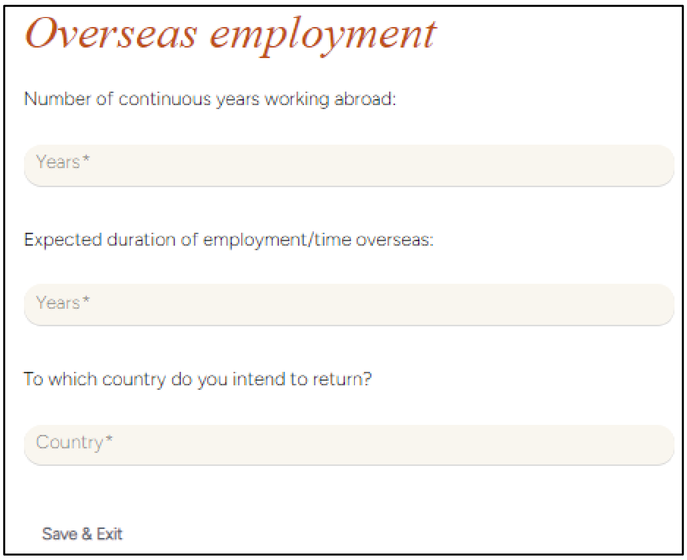
Start date if known

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:

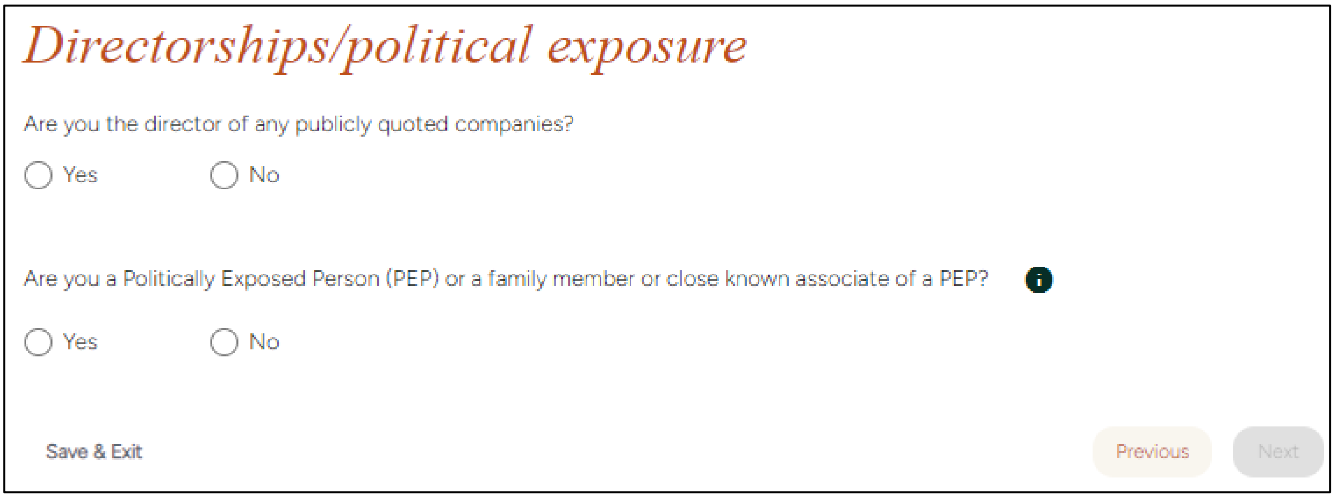
Years*

To which country do you intend to return?

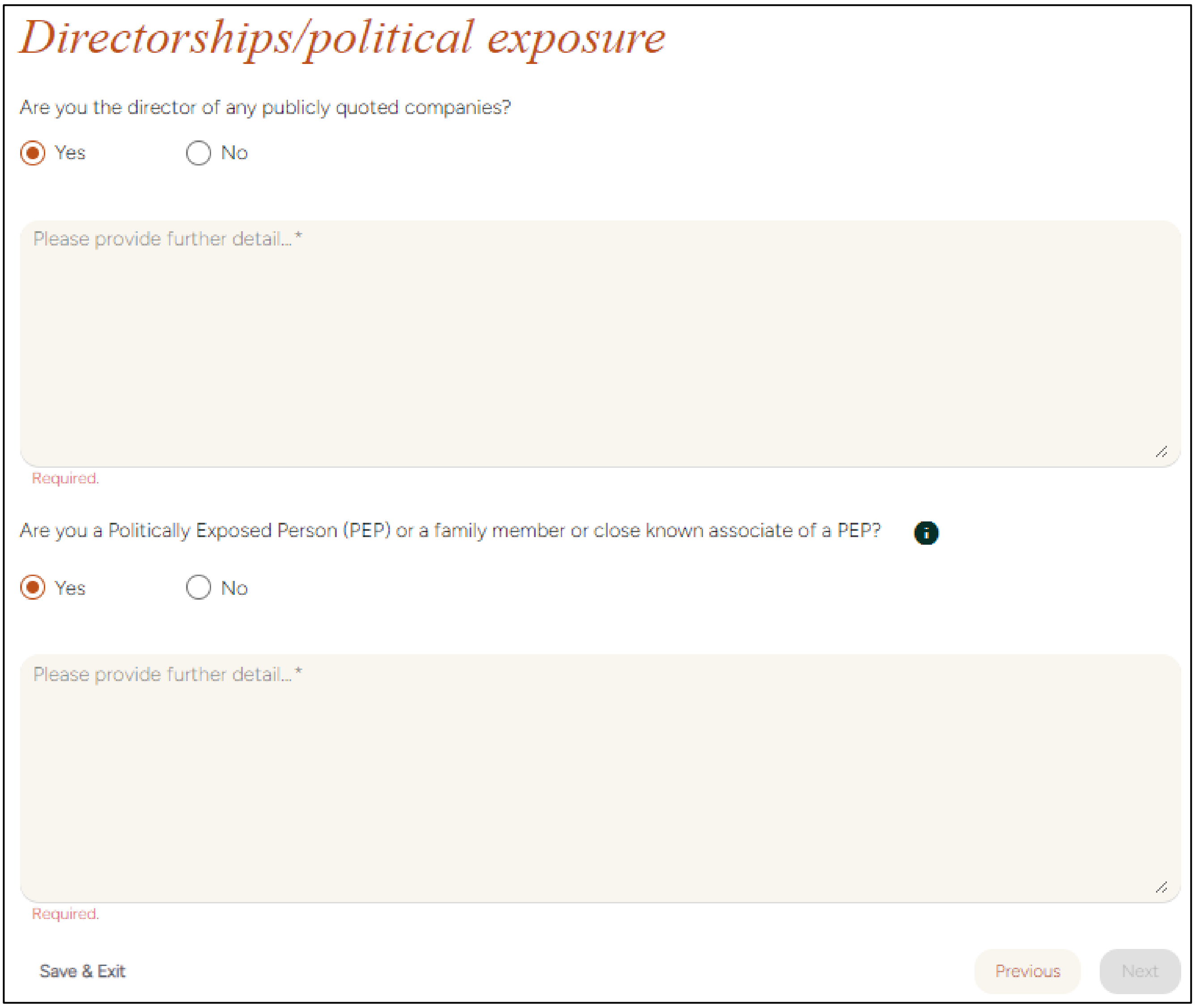
Country*

Save & Exit

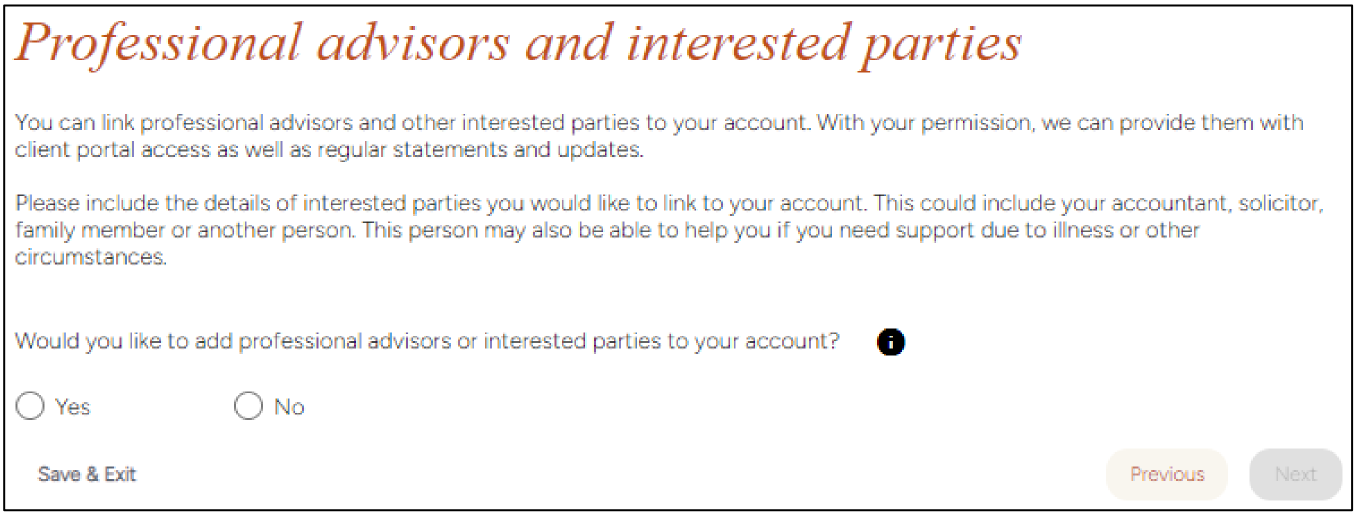
Directorships/political exposure *(B)
Please confirm if you are a director of any publicly quoted companies (a company whose shares are traded on a stock exchange) or if you, or someone you are connected to (such as a family member), are a Politically Exposed Person (PEP).

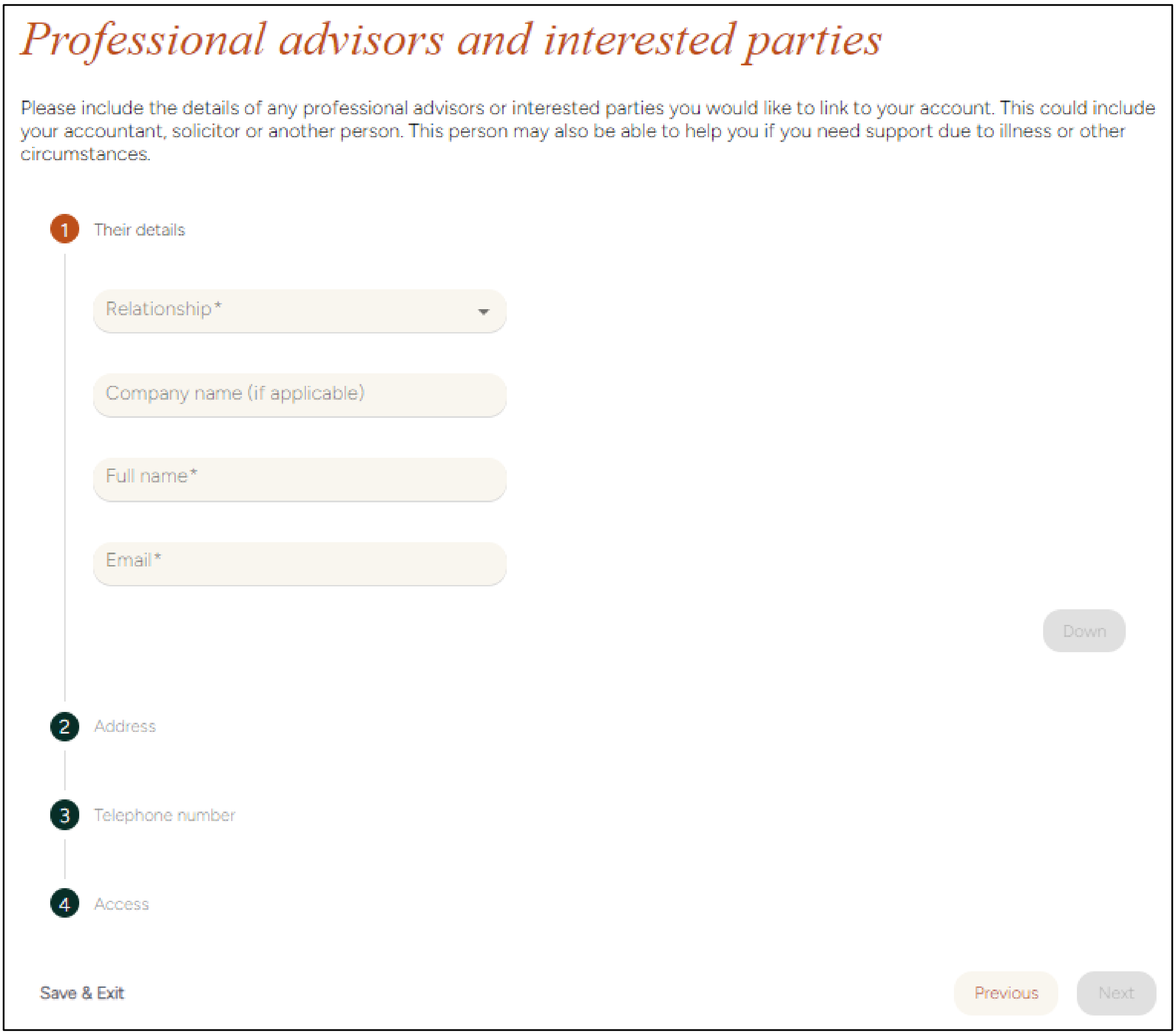


If you select Yes for either of the questions you will be required to provide further details.

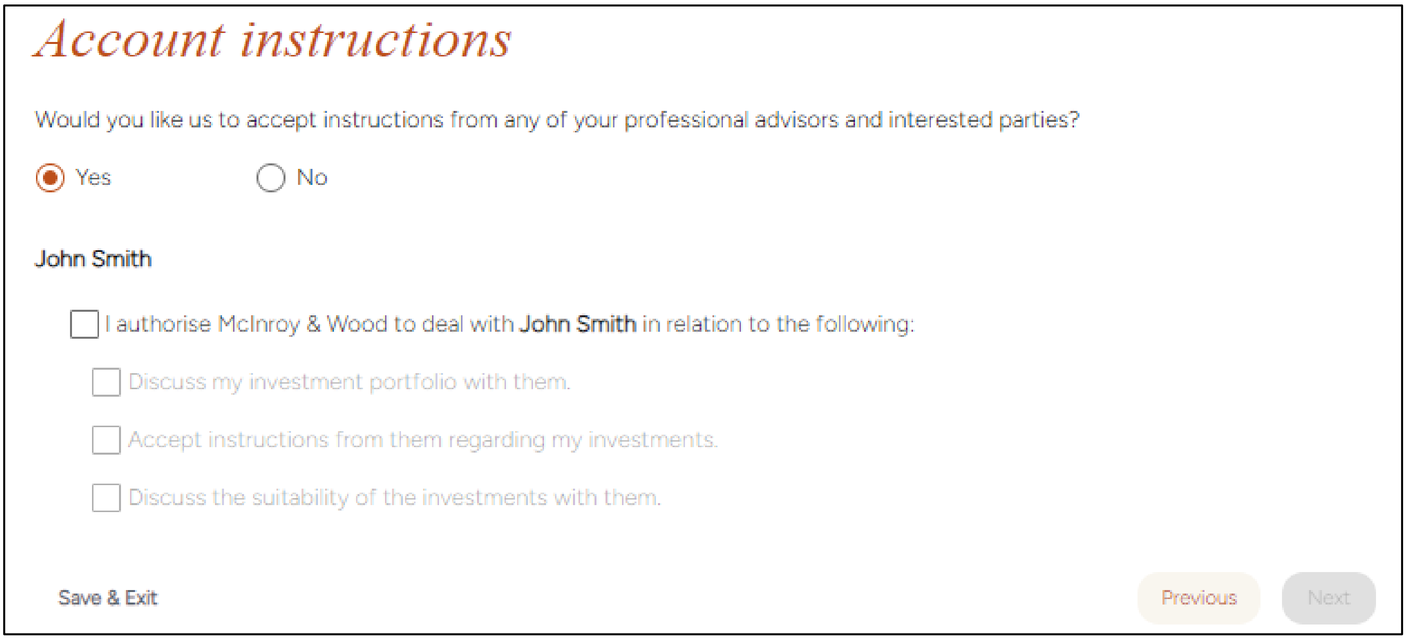


Professional advisors and interested parties *(1)
If you would like to add details of any professional advisors (e.g Financial advisor, Accountant etc.) or interested parties (e.g Family member), please select Yes then Next and provide the requested details. Once completed, click Next .





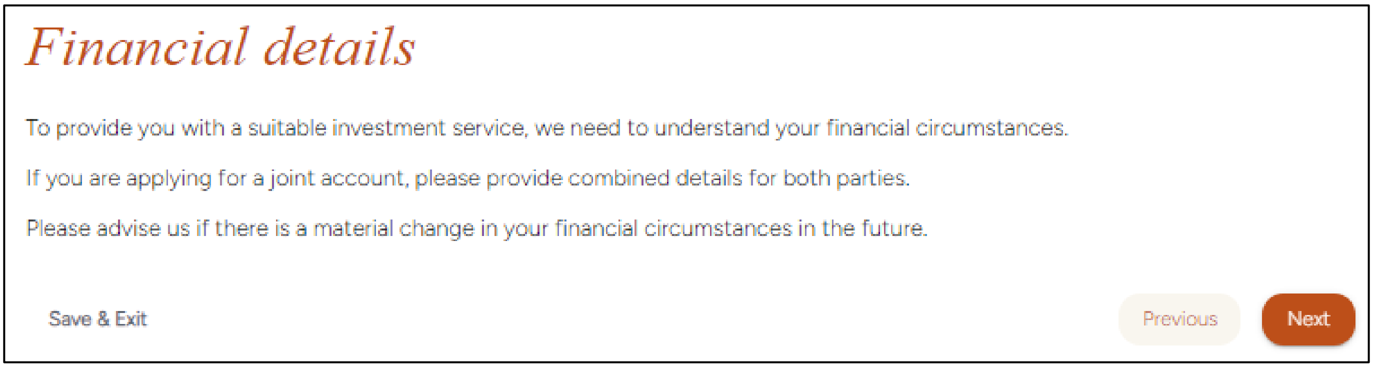
Account instructions *(1)
If you have added professional advisors or interested parties, select Yes or No if you would like us to accept instructions from them. If you select Yes, please select the top option beginning ‘I authorise McInroy & Wood…’ and select from the options detailed.



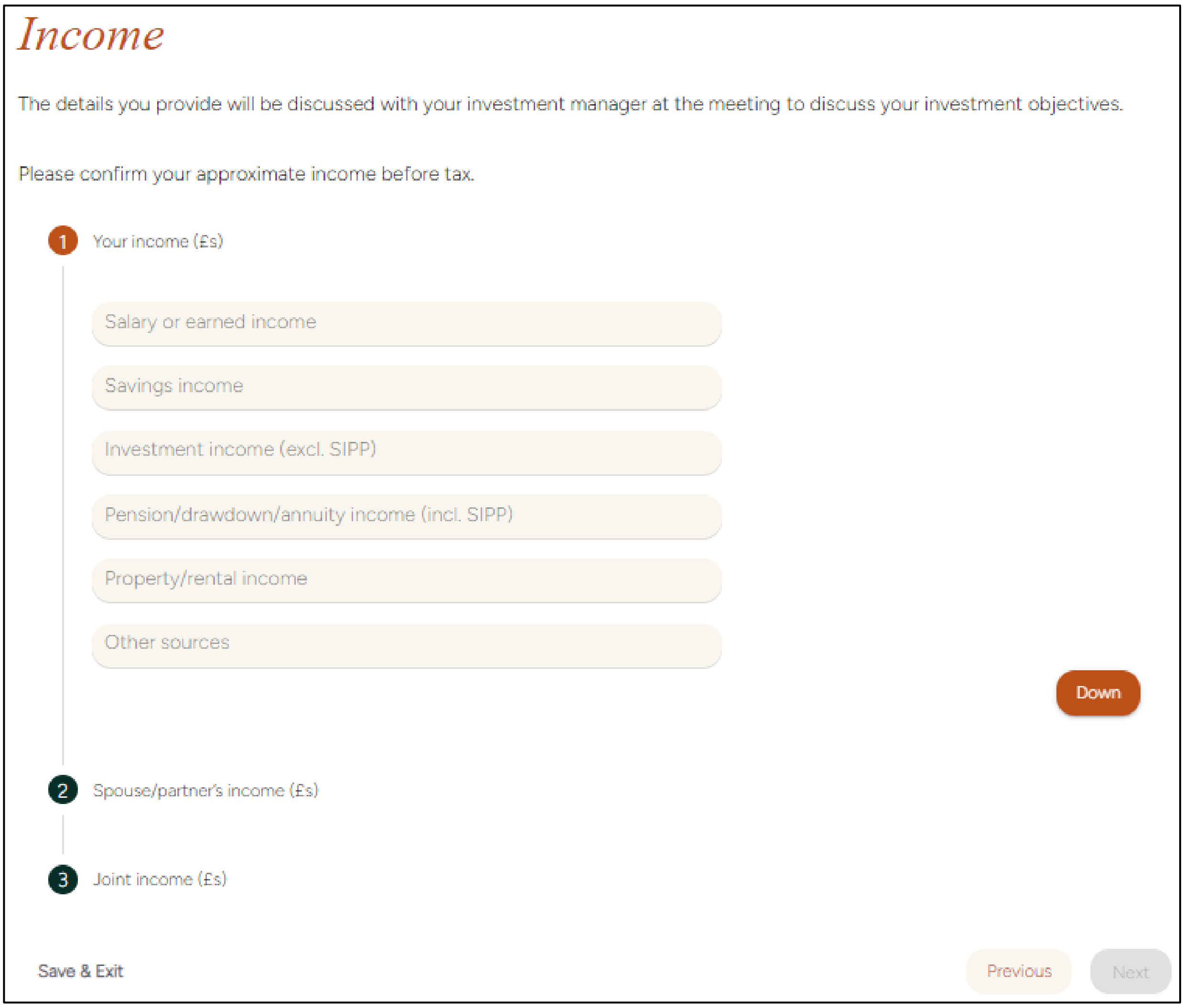
If you only would like only one of the interested parties to receive information, leave the “I authorise box…” unticked.

Section 2: Financial details *(1)

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



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 .

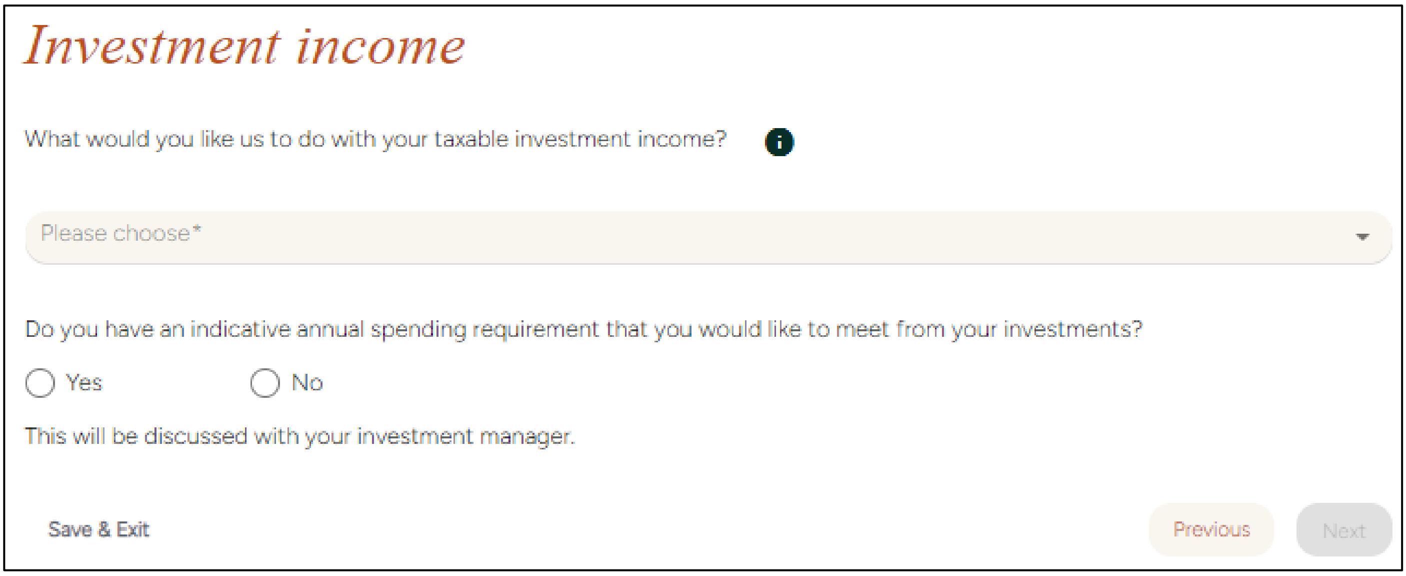


Investment income *(1)

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.

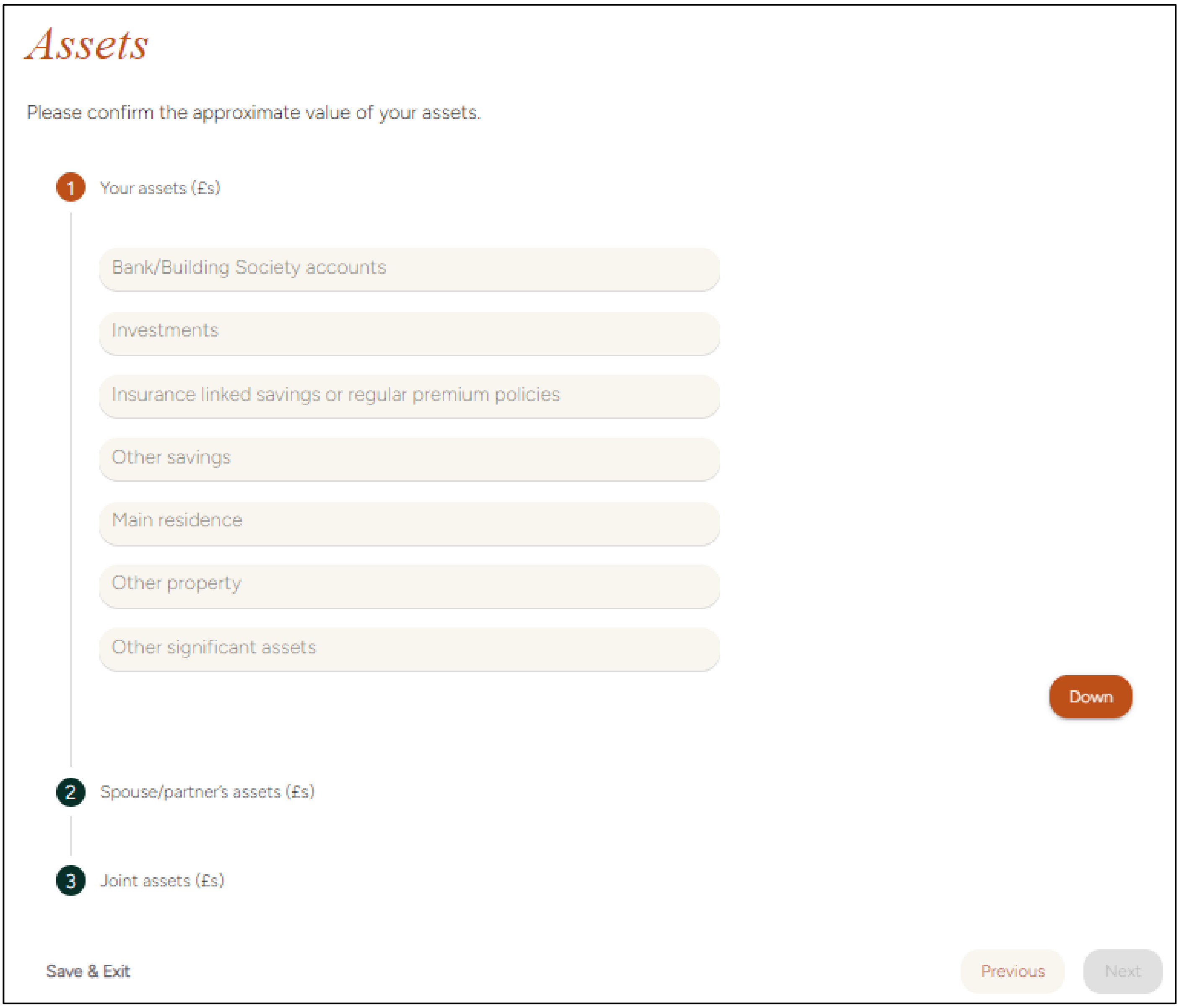


Annual spending requirement *(1)

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.

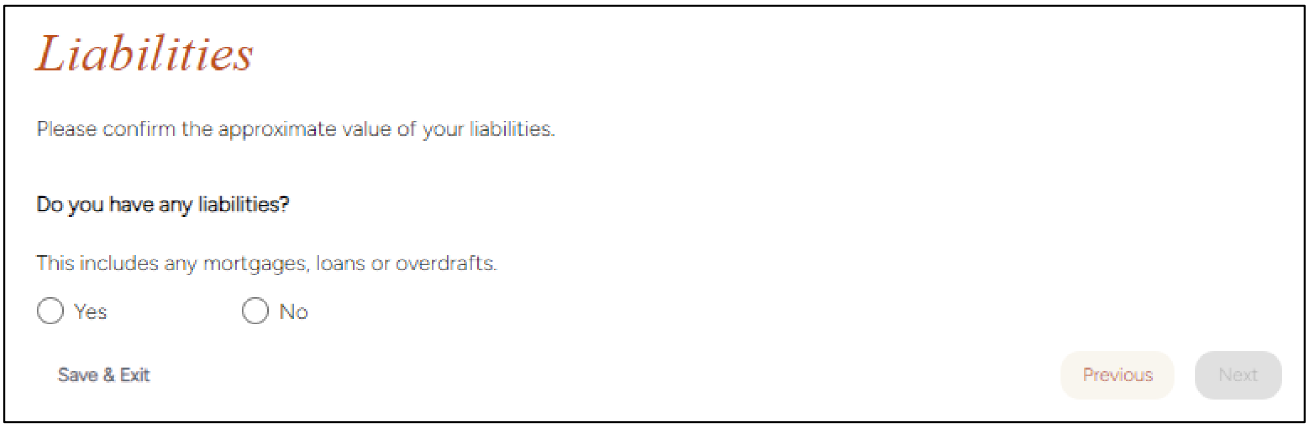
Assets *(1)

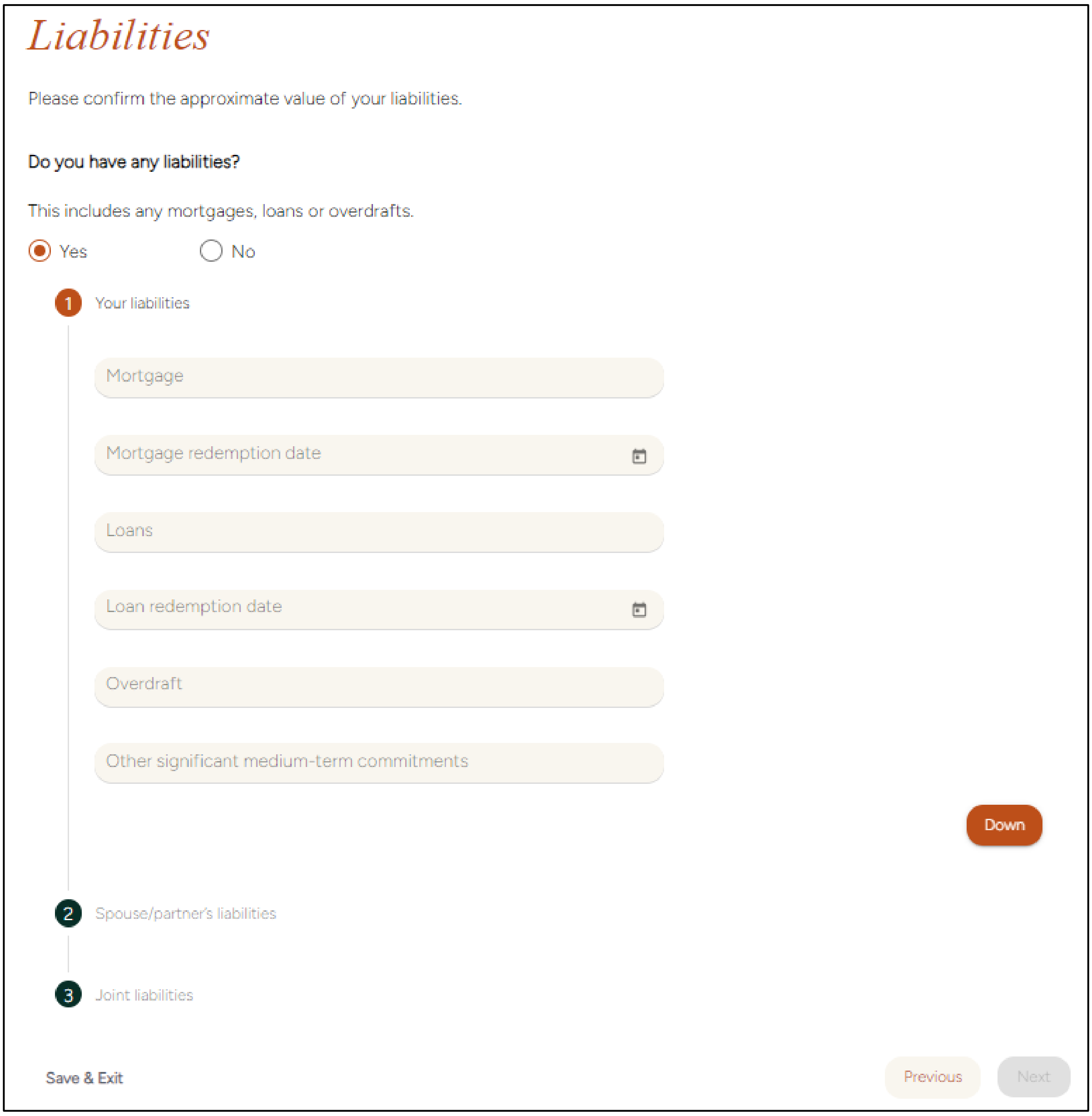
Please provide details of your assets as requested. If this is a joint account or you have added a spouse/partner to your individual application, there will be sections for your spouse/partner as well as one for any joint assets. Once completed, click Next .



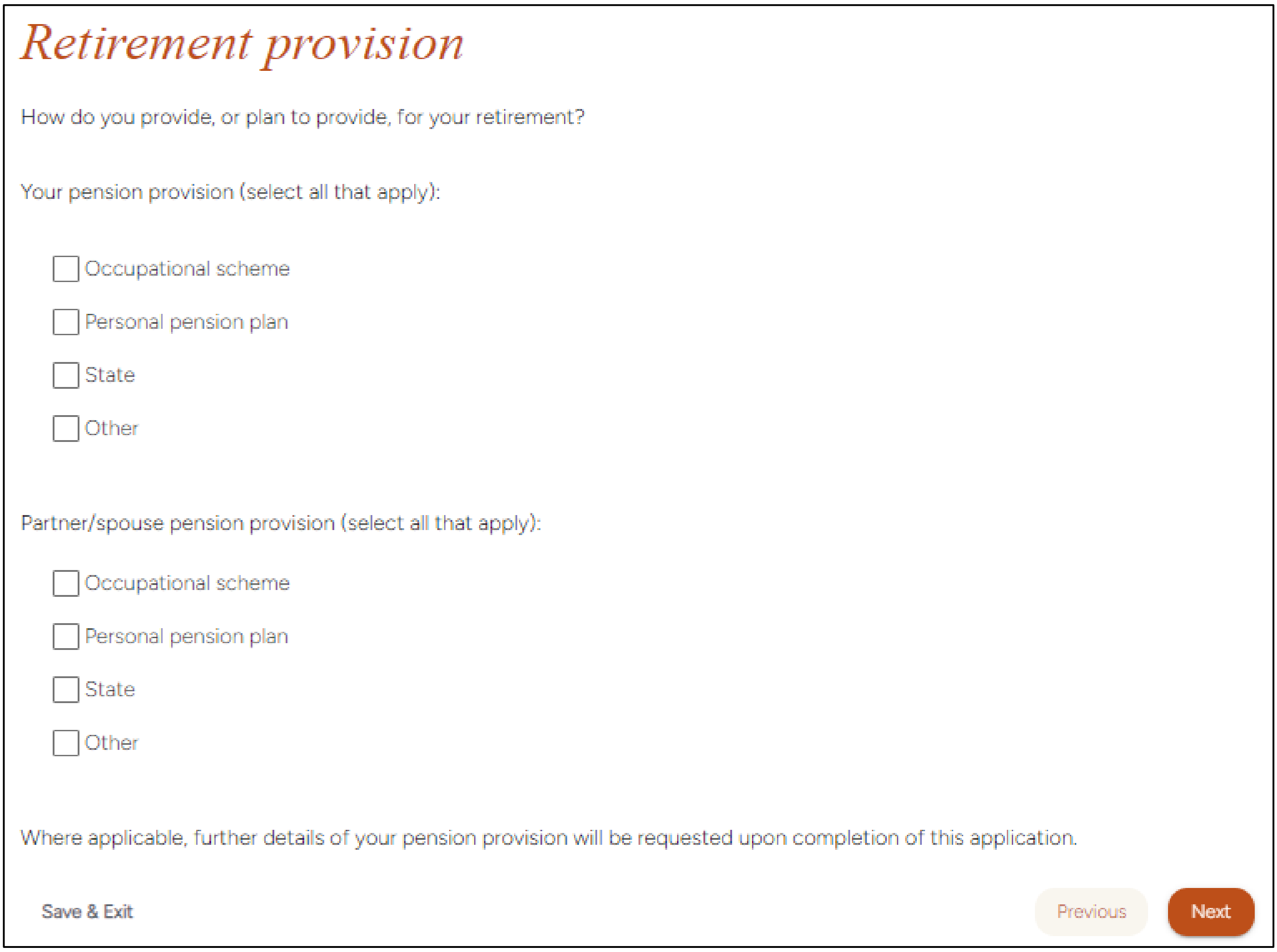
Liabilities*(1)

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 Next .

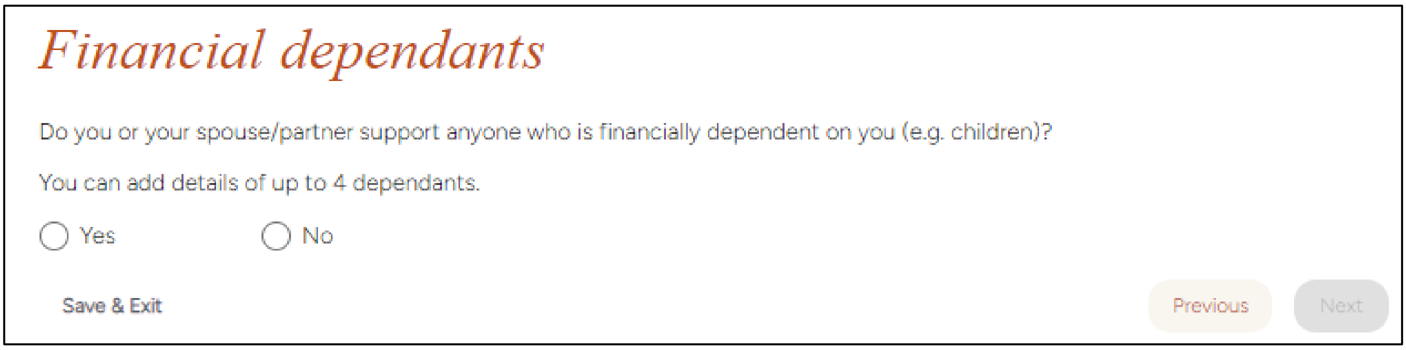




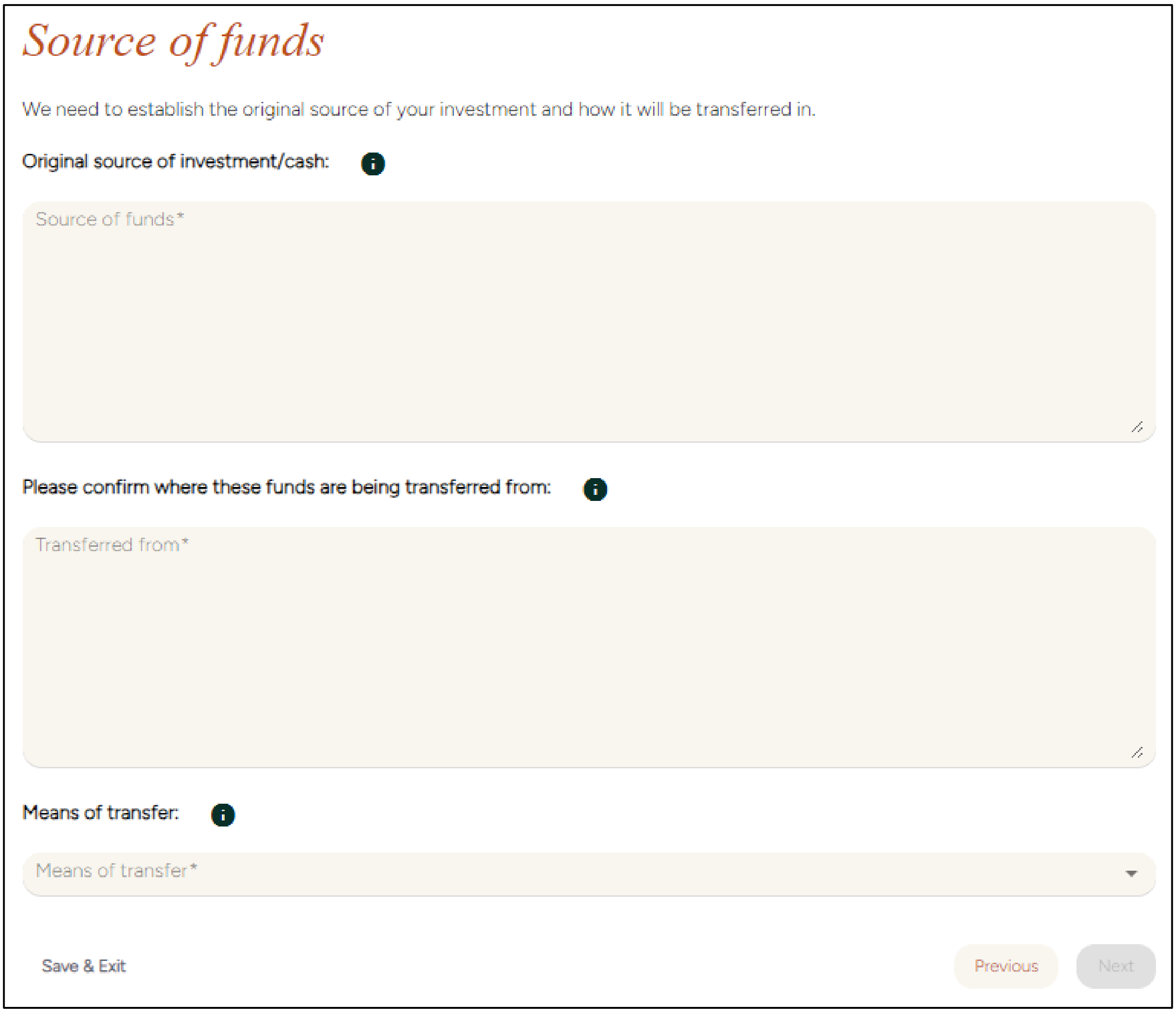
Retirement provision*(1)
Please provide details of any pensions in place for you or your spouse/partner, if applicable, by ticking the relevant boxes. Once completed, click Next .



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.



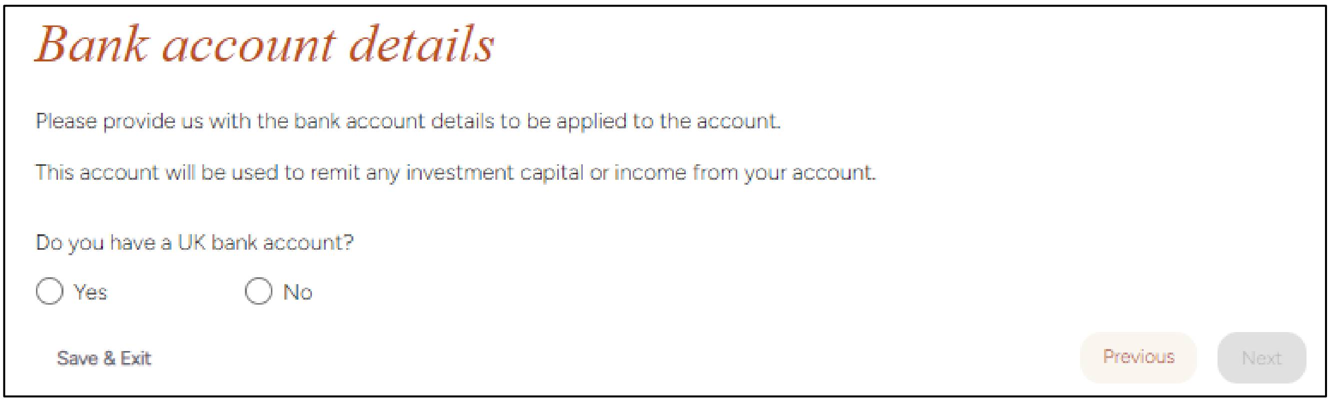
Source of funds *(1)
In order to comply with anti-money laundering regulations, we are required to understand how funds have been obtained and how they are being transferred to us.



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.

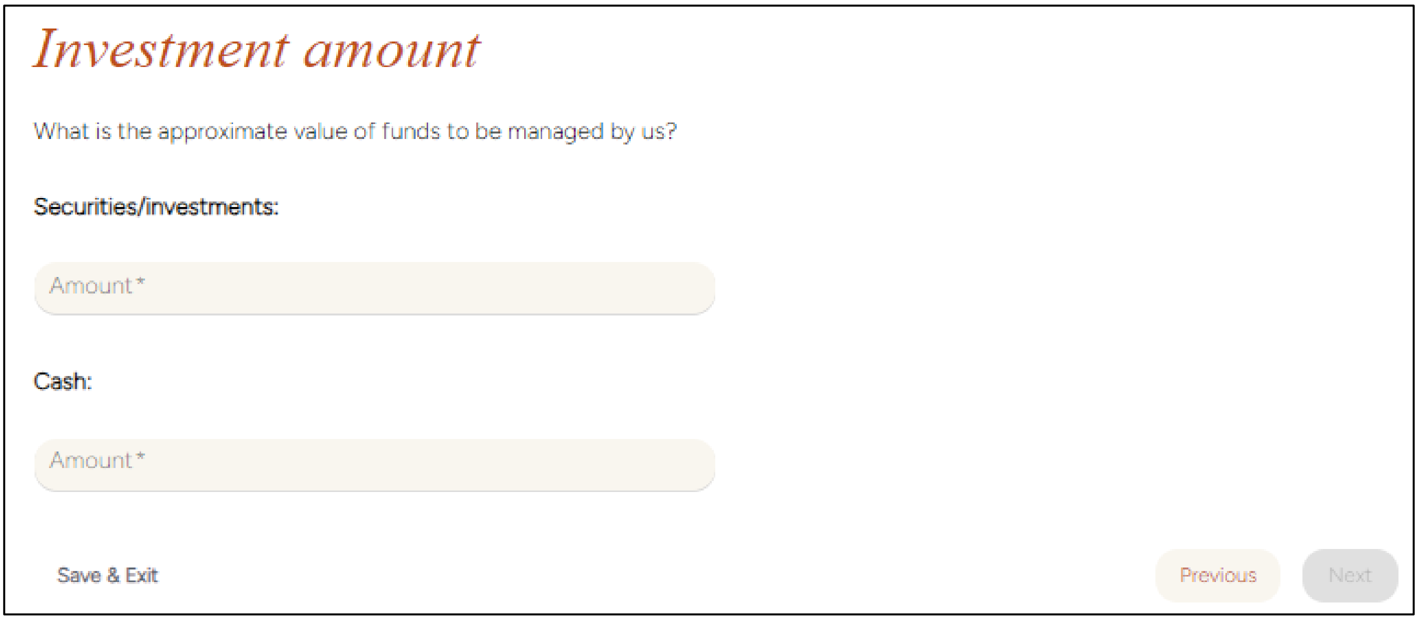
If you do not have a UK bank account, select No and provide the name, BIC and IBAN for your account.

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



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 

.



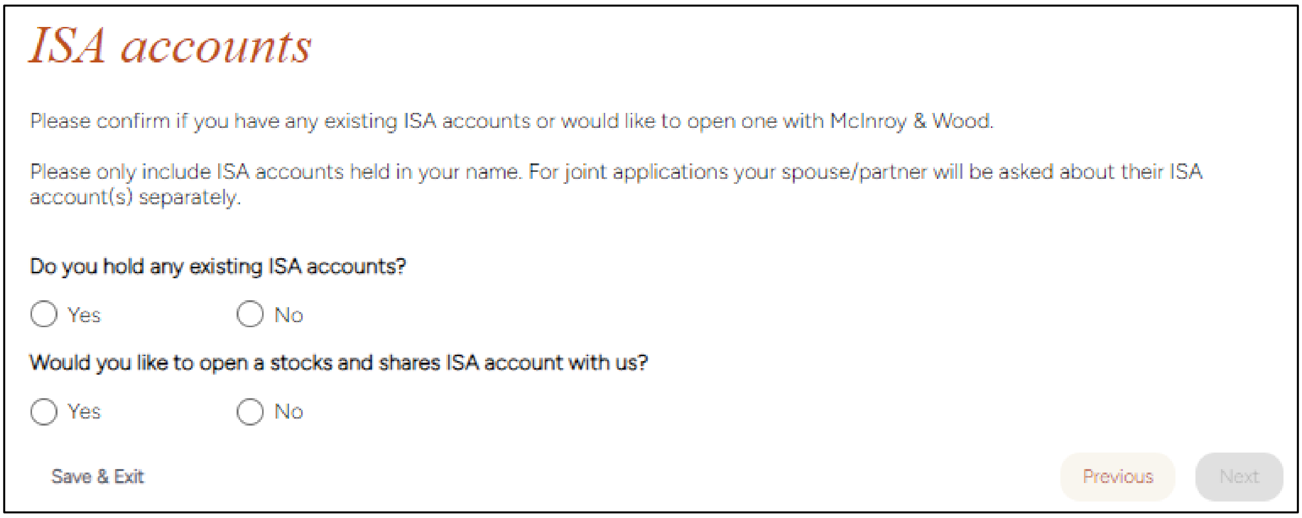
Account and tax status *(1)
Please select the reporting currency for the portfolio and whether your investments require an offshore custodian. Please also select if would like McInroy & Wood to maintain UK capital gains tax records and the year-end date for personal taxation.

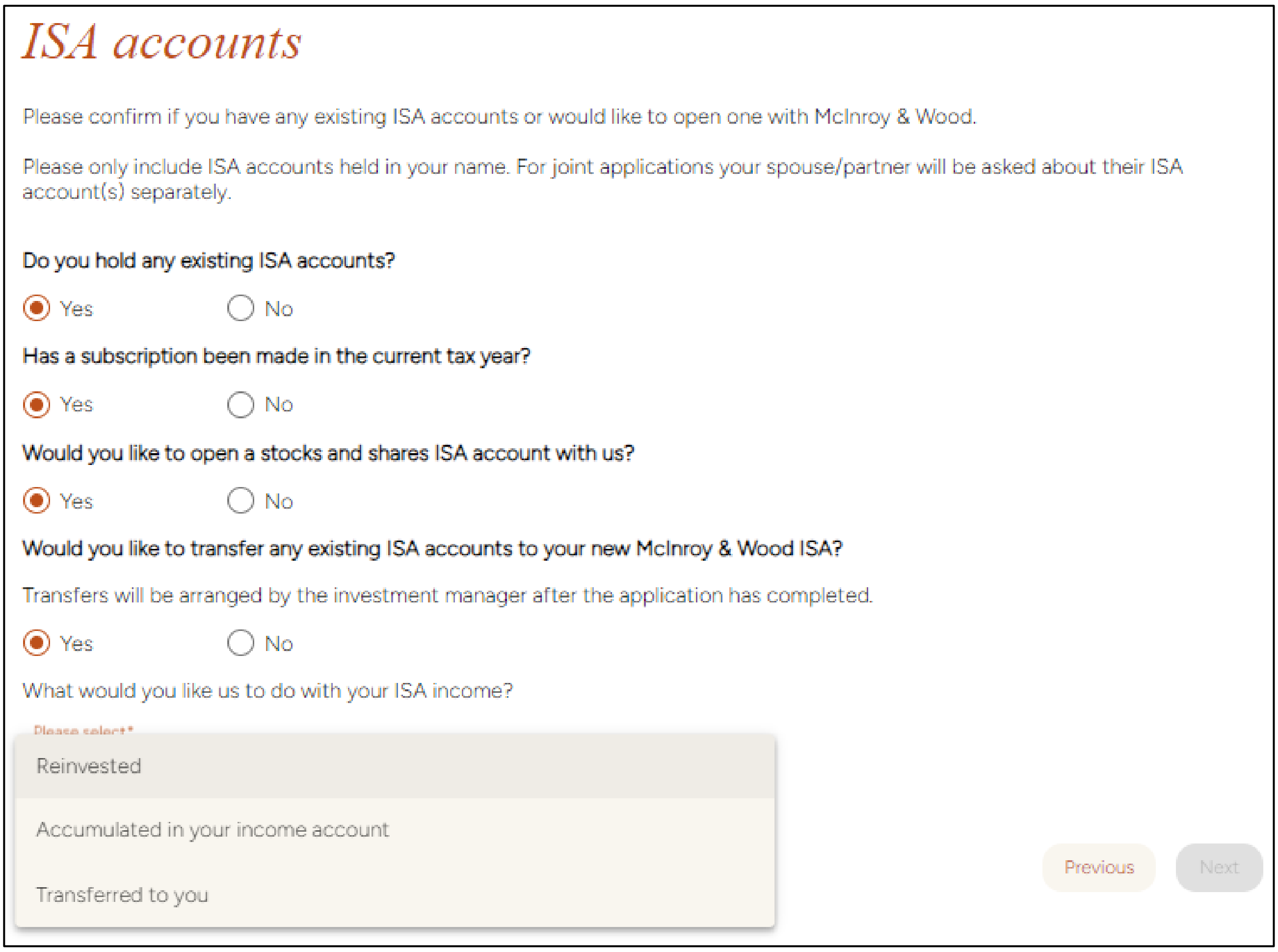
ISA accounts *(B)
Please confirm if you have any existing ISA accounts. If Yes, please confirm if you have subscribed to an ISA in the current tax year.

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.

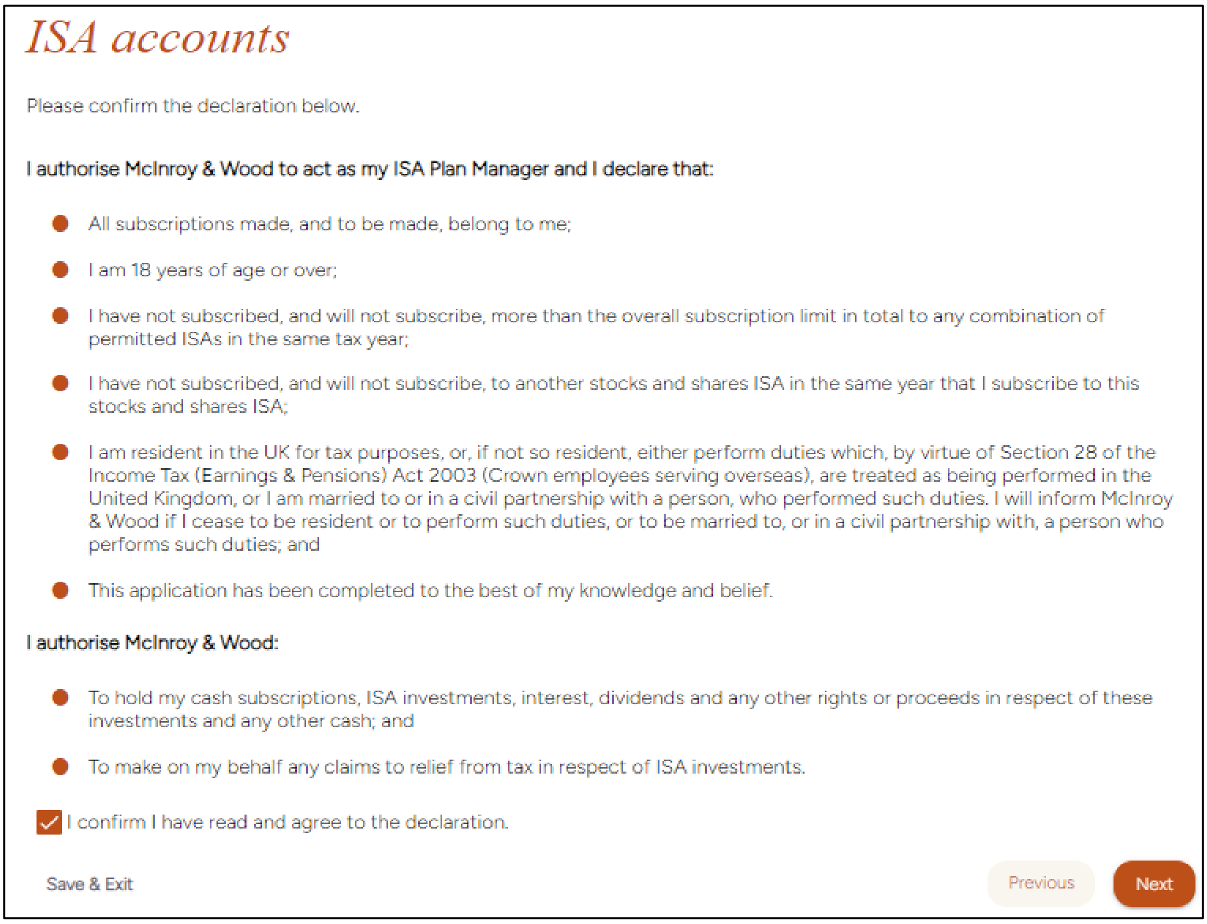
If you have selected to open an ISA with McInroy & Wood, please confirm an instruction for your ISA income.

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 .





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 McInroy & 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 McInroy & 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 McInroy & Wood:

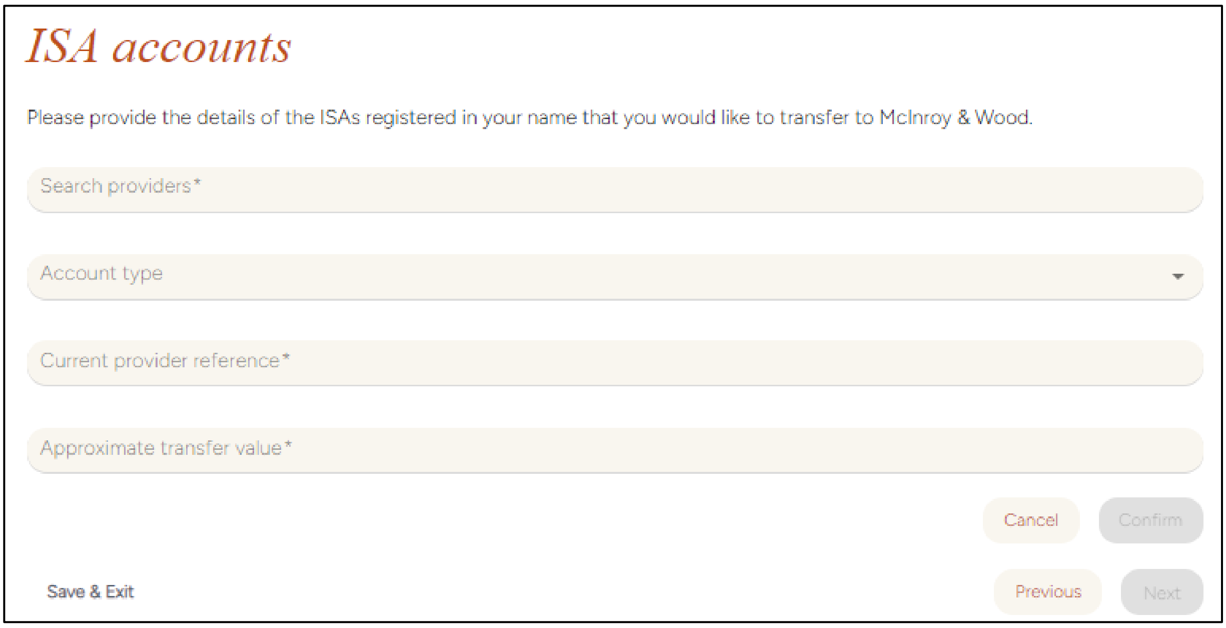
- To hold my cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of these investments and any other cash; and
- To make on my behalf any claims to relief from tax in respect of ISA investments.

☑ 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 McInroy & 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 McInroy & 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 Next.

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

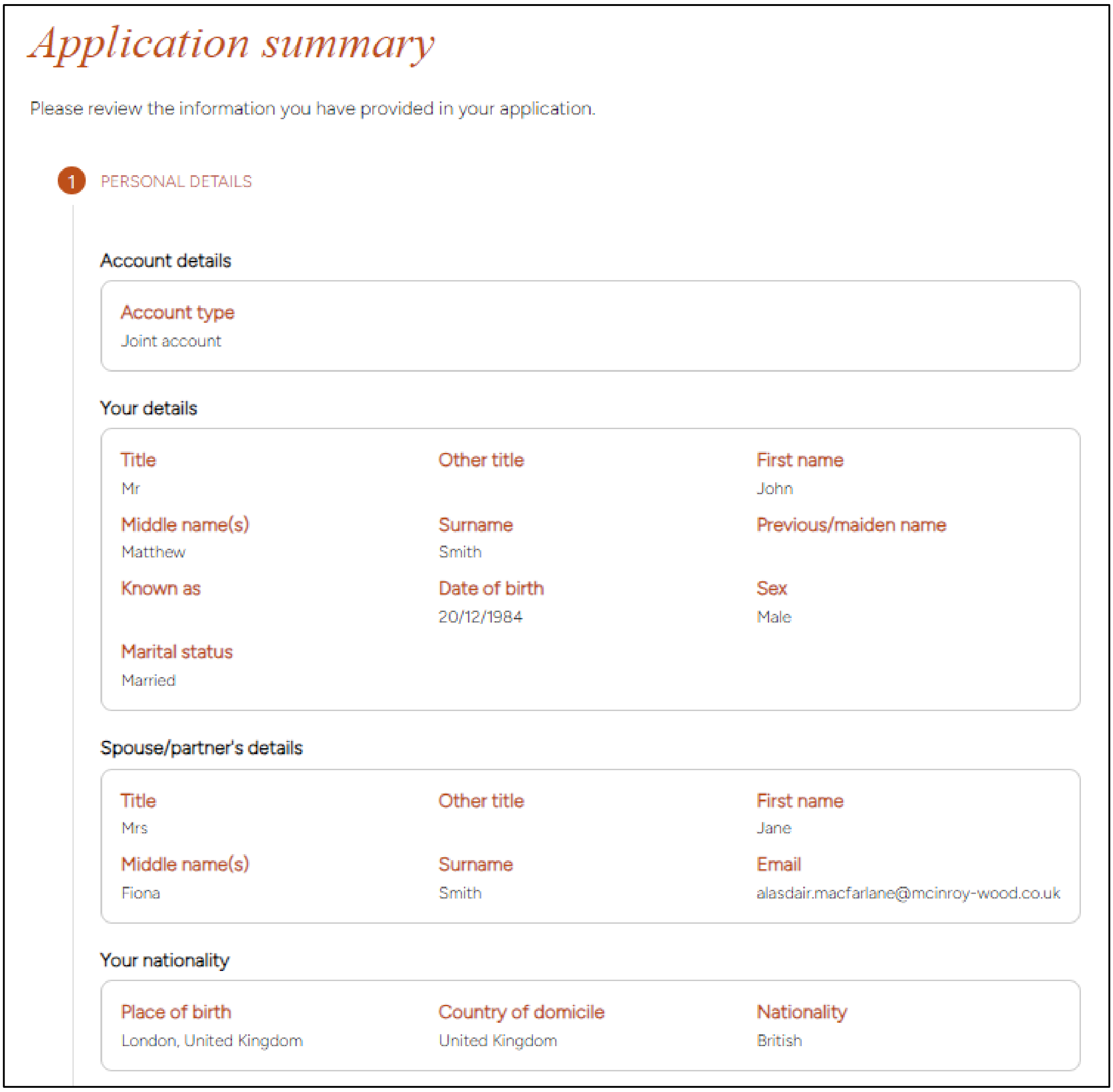
Save & Exit

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

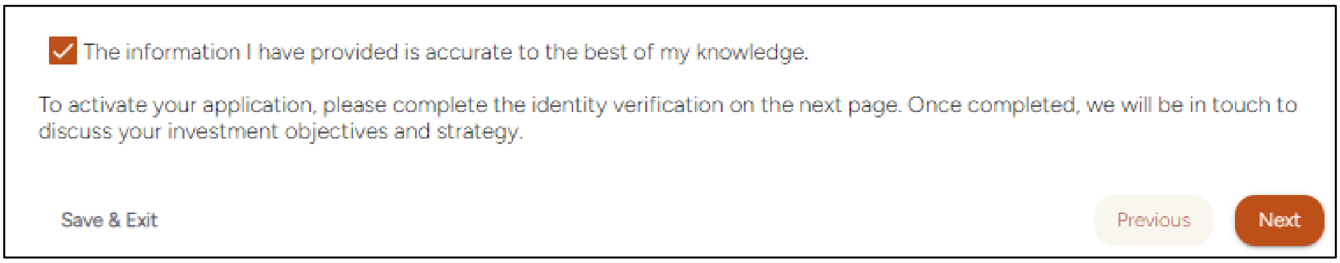
Title	Other title	First name
Mr		John
Middle name(s)	Surname	Previous/maiden name
Matthew	Smith	
Known as	Date of birth	Sex
	20/12/1984	Male
Marital status		
Married		

Spouse/partner's details

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

Your nationality

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



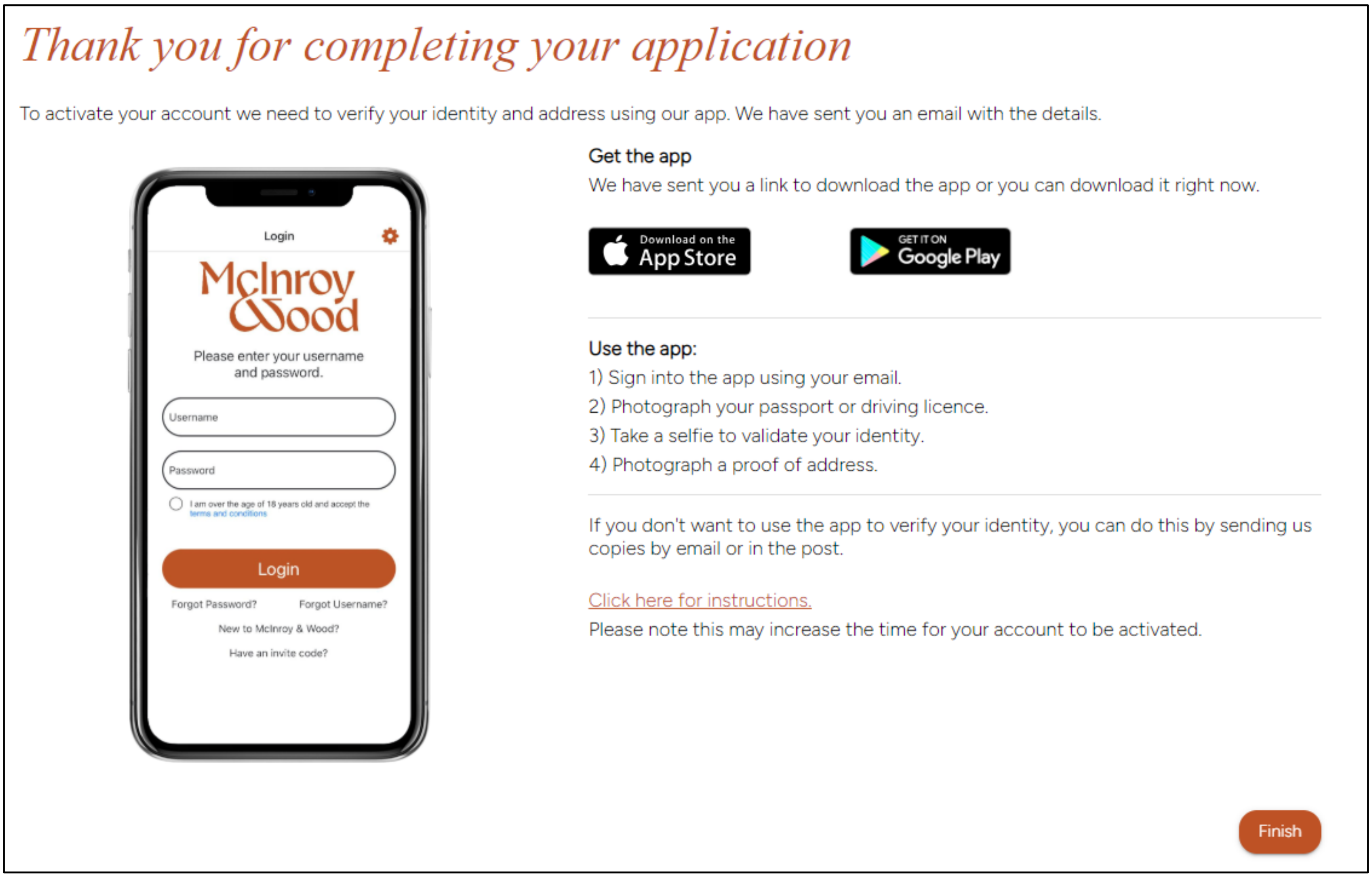
The information I have provided is accurate to the best of my knowledge.

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 Next .

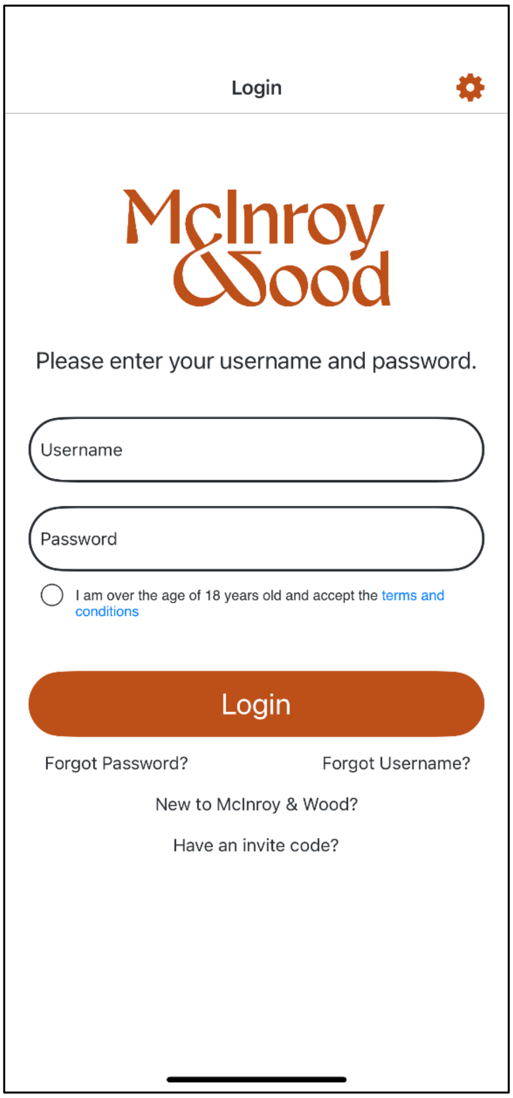
If you have completed the digital application via the website you will be required to download the McInroy & Wood (MW) Mobile App from either the App Store or Google Play Store to verify your identity. If you cannot download the App, please contact us for assistance. Once you have downloaded the App,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

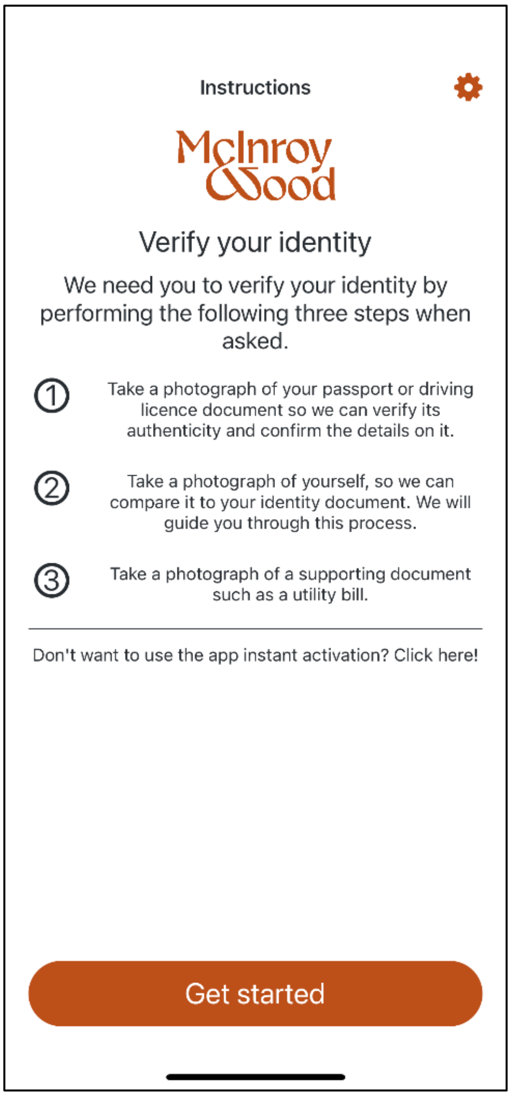


You have completed your application and we will now verify your identity.

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

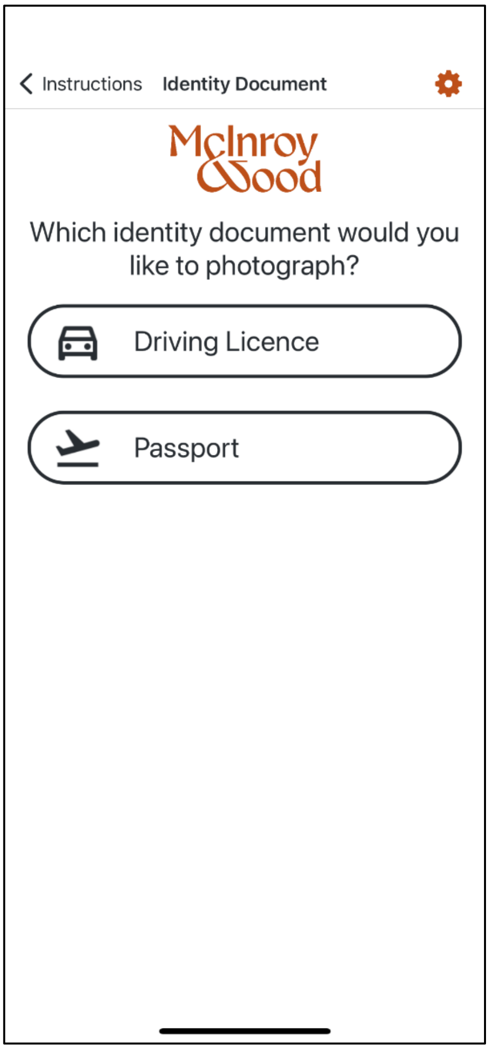
If you have completed the application on the website, log into your account on the MW Mobile App and follow the steps on the screen to verify your identity. You will need your driving licence or passport as well as a utility bill or document that proves your address.



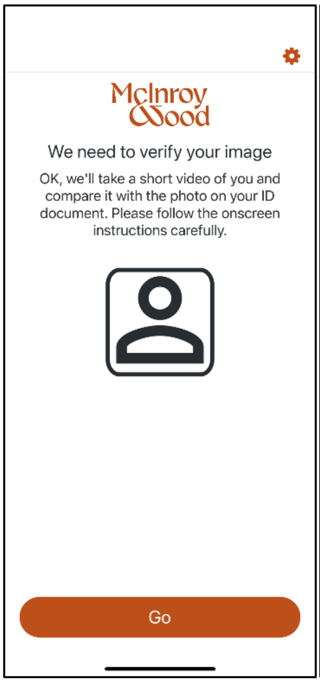


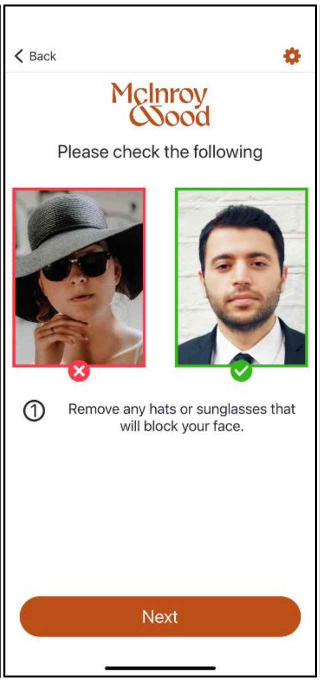
The first stage will be to capture details of your driving licence or passport. Once selected, you will be asked to take a photograph of your ID using the camera on your phone.

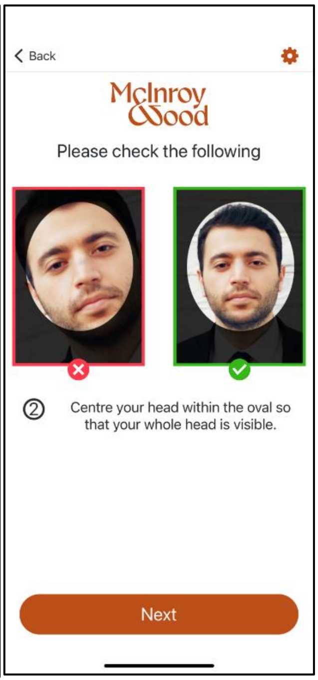
If you select passport, you will be asked to scan the chip in your passport after the photograph is taken.

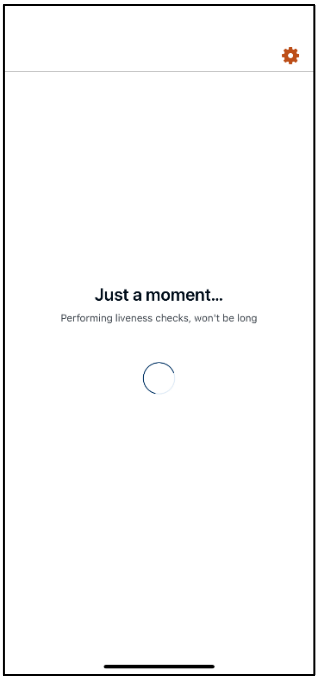


A Liveness Detection test is required which involves following a few simple directions such as looking in various directions, smiling or frowning to allow the system to match you to the likeness shown in your ID document. Please follow the on-screen instructions when prompted.

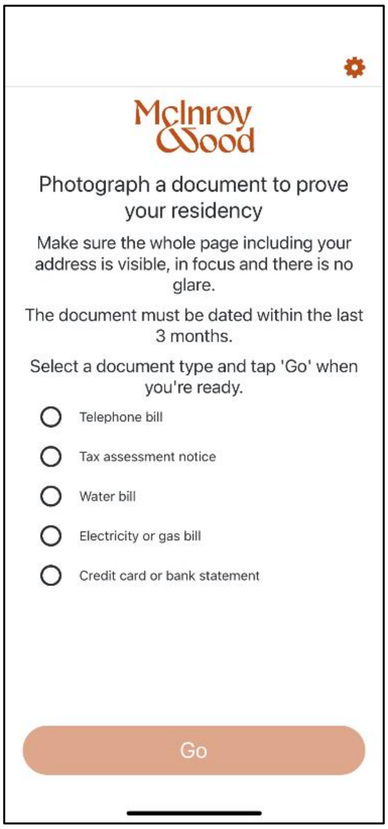






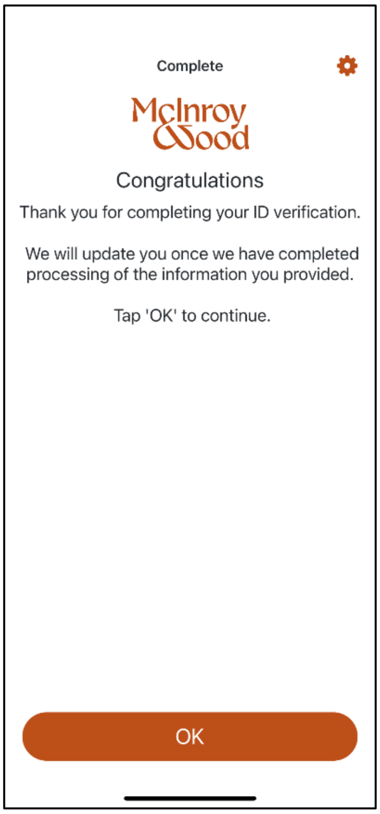


The final stage of the identity verification process is to take a photo of a document such as a utility bill that shows your full name, address and is dated within the last 3 months.



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.

McInroy & Wood

Continue application

To complete your recent application please login and review the documents.

Yours sincerely,

Isla de Haldevang
Client Administration Manager
Tel: +44 (0)1620 825867
Email: newclients@mcinroy-wood.co.uk

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 Next .

Welcome back

Thank you for deciding to become a client of McInroy & Wood.

Please find below some important documents. Please download and review these carefully before confirming you are happy to proceed. If you have any questions about your documents, please contact us on +44 (0)1620 825867 or at newclients@mcinroy-wood.co.uk.

Your documents

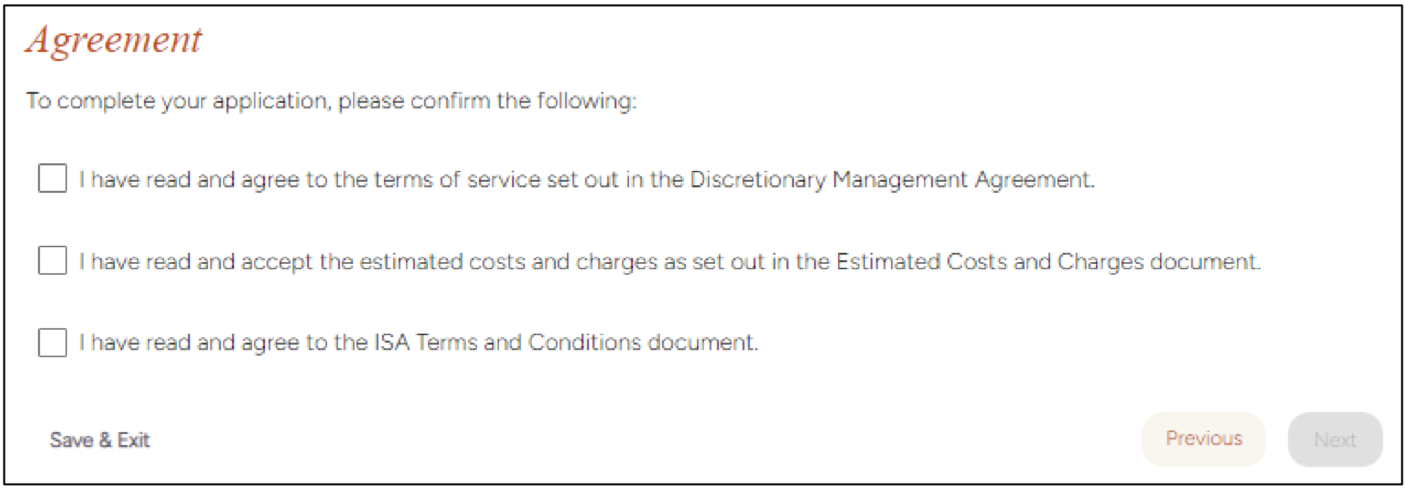
ISA Terms & Conditions	Added on December 5, 2024
Estimated Costs and Charges	Added on December 5, 2024
Discretionary Management Agreement	Added on December 5, 2024
Alasdair MacFarlane.pdf	Added on December 5, 2024

☐ I have reviewed my documents.

You will now be asked to agree to the terms associated with these documents.

Save & Exit Next

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.



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