

# BMO Junior Investment Account



## Application for a new account

- This application form is an offer to enter into an agreement with BMO Asset Management Limited ("BMO") for a BMO Junior Investment Account.
- Investments can be made by lump sum, or monthly savings, or both. A maximum of four adults may be registered as legal owner(s) of the account (**the registered holders**) on behalf of a child. Children under 18 years may not be the registered holder of an account but can be identified using a designation. This application should be completed by the registered holders. BMO will only accept instructions (including to make payments or transfer assets from the account) from the registered holders.
- If all contributions into the account are being made by one (or more) of the registered holders, you need only complete parts 1-8 of this form.
- If all contributions into the account are being made by third party donor, please also complete part 9 of this form.
- Before making your investments, please ensure that you have read the latest Key Information Documents (KIDs) for your preferred investment(s), and the pre-sales costs disclosures for your savings plan and selected investment(s). These documents can be found at [bmogam.com/literature](http://bmogam.com/literature). Paper copies can be provided on request.

**Please return the form to the following address:**  
**BMO Asset Management Limited, PO Box 11114**  
**Chelmsford CM99 2DG**

All personal information submitted with this application form will be treated in accordance with BMO Asset Management Limited's Privacy Notice which is available at: [bmogam.com/privacy](http://bmogam.com/privacy).

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**Please complete the form in block capitals and in black ink.**

### Part 1 Naming the owner of the account

To set up the account so that the child is the beneficial owner, please complete box A below.

**A)** The beneficial owner of the account is (if left blank B applies)

Child's date of birth

Name of child
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We will use the child's name as the designation on the account, however, if you would prefer a different designation please enter this in box B.

If you wish to retain ownership of the account please leave box A blank. You can add any non specific designation that you wish to use (such as birthdays, gifts etc) in box B below.

**B)** Designation 

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**OR** I/We do not wish to use a designation (please tick box)

### Part 2 Personal details of the registered holders

**Please ensure you supply your postcode, date of birth, Nationality and National Insurance number – all are required to open your plan.**

#### 2.1 First/only applicant's details

Date of birth

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Title (Mr/Mrs/Miss/Ms/Other)
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Nationality
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First name(s) in full
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Surname
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Permanent residential address
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Postcode
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Telephone

Email address

National Insurance number

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#### 2.2 Joint applicants (if required)

Title (Mr/Mrs/Miss/Ms/Other)
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First name(s) in full
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Nationality
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Surname
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Date of birth
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Permanent residential address
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Postcode
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Telephone
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National Insurance number
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#### Data Protection

All personal information submitted with this application form will be treated in accordance with BMO Asset Management Limited's Privacy Notice which is available at: [bmogam.com/privacy](http://bmogam.com/privacy). In the Privacy Summary Statement included with this application form, we have provided you with some key information about how we process your personal information. There is a lot more information contained in our Privacy Notice, which we recommend that you read. Should you have any questions regarding how we process your personal information, we have provided you with key contact information in the Privacy Summary Statement, as well as in our Privacy Notice.

#### Marketing

We would like to provide you with details of financial services and products that we offer which we think you might find interesting. **If you would NOT like to receive such information, please tick this box** . If at any time you change your mind, please let us know by emailing us at [preferences@bmogam.com](mailto:preferences@bmogam.com). For full details of how we use your personal information, please visit [bmogam.com/privacy](http://bmogam.com/privacy).

## Part 2 Personal details of the registered holders (continued)

- If there are more than two joint applicants (registered holders), you can download the Multi Applicant Form from our website or contact us on 0800 136 420.
- All applicants must sign the declaration in Part 7.
- We will send all correspondence only to the address of the first/only applicant in Part 2.1.

What is your intended use for this account? Are you investing for:

Retirement  Education  Income  Capital growth  Other

## Part 3 Annual management charge

The annual management charge of £25+VAT is applied in two equal instalments on 5 April and 5 October each year and collected shortly thereafter. If you would like to pay this charge by Direct Debit please tick the box below and complete the Direct Debit Form in Part 8.

I would like to pay my management charge by Direct Debit. (please complete Part 8)

If you do not select this option or Part 8 is not completed your annual management charge will be paid out of any available cash on your account. If there is insufficient cash in the plan the outstanding management charge will be settled by the sale of shares.

## Part 4 Investment details

You can invest (i) a lump sum only or (ii) an initial lump sum followed by monthly savings or (iii) monthly savings only. Please fill in the amount that you wish to invest.

Trust name	SEDOL Code (for office use only)	(A) Lump sum (min £250 per trust)	(B) Monthly savings (min £25 per trust)
European Assets Trust (ordinary shares)	BD0BSY3	£	£
BMO Capital and Income Investment Trust (ordinary shares)	0346328	£	£
F&C Commercial Property Trust (ordinary shares)	B4ZPCJ0	£	£
BMO Global Smaller Companies (ordinary shares)	0017505	£	£
BMO Managed Portfolio Trust (growth shares)	B2PP252	£	£
BMO Managed Portfolio Trust (income shares)	B2PP3J3	£	£
BMO Private Equity Trust (ordinary shares)	3073827	£	£
F&C Investment Trust (ordinary shares)	0346607	£	£
BMO UK High Income Trust (Ordinary shares)	B1N4G29	£	£
BMO UK High Income Trust (B shares)	B1N4H59	£	£
BMO UK High Income Trust (units)	B1N4H93	£	£
F&C UK Real Estate Investments Limited (ordinary shares)	B012T52	£	£
TR Property Trust (ordinary shares)	0906409	£	£
<b>Total amount</b>		£	£

- Lump sums must be paid by cheque. Cheques should be made payable to 'BMO Asset Management Limited'.
- For monthly savings please complete the direct debit mandate (Part 8) This will be for the amount in B above. Please provide proof of your bank/building society details with this form. We can accept a pre-printed pay-in slip or a cancelled cheque.

## Part 5 Dividend options

Dividends will be automatically reinvested to buy more shares. If you would prefer dividends to be paid out to your bank/building society, please complete your details below.

Name of bank/building society

Name of account holder(s)

Branch sort code

Account number

Roll Number

## Part 6 For financial adviser use only

Financial adviser's stamp/company name and address

Financial Conduct Authority Ref No.

Agency number

Adviser's name

No commission is paid on the Junior Investment Account

**Part 7 Individual Self-Certification/Declaration****Tax residency**

Tax regulations<sup>1</sup> require us to collect information about each investor's tax residency<sup>2</sup>. In certain circumstances (including if we do not receive a valid self-certification from you) we will be obliged to share information about your account(s) with Her Majesty's Revenue & Customs (HMRC) who may in turn share this information with any or all participating tax jurisdictions<sup>3</sup>.

Please indicate all countries in which you are resident for tax purposes and your associated Tax Identification Number(s) in the table below. If you have any questions about your tax residency<sup>2</sup>, please contact your tax adviser.

Name	Country/Countries of Tax Residency	Tax Identification Number*

**Declaration**

**I/We declare that** the information on this completed application form is correct to the best of my/our knowledge. **I/We confirm that I/We** have read the Key Features of the BMO Junior Investment Account. **I/We agree** to be bound by the Terms & Conditions relating to the plan. **I/We understand that** this application is subject to acceptance by BMO. **I/We declare that I/We are not a US Person. I/We agree** to notify BMO Asset Management Limited immediately if any of this information changes in the future. **I/We confirm that I/we** have read the latest Key Information Documents for the selected investment trust(s). **I/We** have read and understood the pre-sales cost disclosure(s) for the selected investment trust(s) and savings plan.

Registered Holder (Applicant 1):	
Name (please print in full): _____	
Date of birth: _____	
Signature: _____	Date _____

Registered Holder (Applicant 2):	
Name (please print in full): _____	
Date of birth: _____	
Signature: _____	Date _____

<sup>1</sup> The term "tax regulations" refers to the International Tax Compliance Regulations 2015 which implements the Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (CRS).

<sup>2</sup> 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.

<sup>3</sup> Those countries that have agreed to exchange information under FATCA and the CRS<sup>1</sup>.

\* If you are a UK Tax resident and not a tax resident anywhere else and also not a US citizen, you are not required to provide details of your 'Tax Identification Number' or 'Date of Birth', or if you are not resident in a jurisdiction that is reportable under CRS or FATCA and also not a US citizen, you are not required to provide your 'Tax Identification Number' or 'Date of Birth'.

**Application checklist**

Please ensure:

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|---|---|
| <input type="checkbox"/> that you have read and understood the Key Features of the BMO Junior Investment Account and Terms & Conditions brochure.   | <input type="checkbox"/> that all registered holders (applicants) have signed and dated the Declaration in Part 7.  |
| <input type="checkbox"/> if you are investing a lump sum, you have enclosed a cheque and it is made out to 'BMO Asset Management Limited'. Please remember to sign and date your cheque. Post-dated cheques will not be accepted. | <input type="checkbox"/> if the cheque has not been drawn from a personal cheque book, that it has been correctly endorsed. The cheque can be endorsed with a company stamp or an accompanying letter from your bank or building society. |
| <input type="checkbox"/> if you are investing monthly, you have completed the Direct Debit mandate and provided proof of the bank details for future payments in Part 8.  | <input type="checkbox"/> that you have read the latest Key Information Document and pre-sales cost disclosures for the selected investment trust(s) and savings plan.   |

Please note bank details provided for regular monthly savings and income payments must be the same. We cannot hold more than one set of bank details per account.



Please fill in the whole form using a ball point pen and send it to:

**BMO Asset Management Limited**  
**PO Box 11114**  
**Chelmsford**  
**CM99 2DG**

Service user number

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Name(s) of account holder(s)


Reference number (for office use only)

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Please pay BMO Asset Management Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

Bank/building society account number

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I understand that this instruction may remain with BMO Asset Management Limited and, if so, details will be passed electronically to my bank/building society.

Branch sort code

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Name and full postal address of your bank or building society

<b>To the Manager</b>	bank/building society
Address	
Postcode	

Signature(s)


Date

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

**To be detached and retained by the payer**

**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 BMO Asset Management Limited will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request BMO Asset Management Limited 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 BMO Asset Management Limited 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 BMO Asset Management Limited 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.

**Part 9** Additional information – to be completed if you are a donor who is not a registered holder

**Donor(s) details** – the person providing the initial investment or from whose bank account monthly savings are to be collected.

Please note the name, address, Nationality, National Insurance number and date of birth are mandatory fields. In order to comply with UK money laundering regulations we are required to verify the identities of any persons that make contributions. We will do this electronically. If the electronic check is unsuccessful we will request documentary evidence of identity and may need to return the payment.

Title (Mr/Mrs/Miss/Ms/Other)	First name(s) in full		
Surname	Date of birth		
Permanent residential address		Postcode	
Nationality	Telephone		
National Insurance number			

**AND** (where there are two Donors)

Title (Mr/Mrs/Miss/Ms/Other)	First name(s) in full		
Surname	Date of birth		
Permanent residential address		Postcode	
Nationality	Telephone		
National Insurance number			

HEREBY TRANSFER the cash sum of £  (insert total of A + B from Part 4 of the application form) to be invested in the BMO Junior Investment Account opened in connection with the application form date  (insert date from Part 7) (the "Plan")

**Declaration and Signature(s)**

I/we understand that routine correspondence regarding this plan will be sent to the registered holder(s) and only the registered holder(s) can make changes to the account. I/we cannot receive information regarding this investment without the written authority of the registered holder(s).

**Signed by**

Donor	Date
<input type="text"/>	<input type="text"/>
Donor (where appropriate)	Date
<input type="text"/>	<input type="text"/>

If you need further application forms, please download them from our website at [bmoinvestments.co.uk](http://bmoinvestments.co.uk), email [info@bmogam.com](mailto:info@bmogam.com) or call 0800 136 420\*. You can also photocopy this form, although signatures must be original.

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If you are interested in the Fund(s) and contact us about them, or already hold shares or units in a Fund, we are likely to process personal information about you. As such, and in accordance with our obligations under data protection law, BMO Asset Management Limited's privacy notice provides details about our processing of your personal information. The most up to date version of the Privacy Notice is available online at [bmogam.com/privacy](https://www.bmogam.com/privacy).

Our Privacy Notice provides you with important information about how, when, and why we collect and process your personal information. The Privacy Notice also provides you with information regarding your rights in relation to the personal information which we process about you and our responsibilities in that regard.

As ISA manager, when we process your personal information, it is being processed:

1. to comply with our legal obligations, such as our financial regulatory obligations (which include the obligation to record calls and monitor trades), identity verification and anti-money-laundering obligations amongst others specified in our Privacy Notice;
2. where it is necessary for us to provide our services to you, which includes, for example undertaking transactions in relation to your investments, communicating with you about your investments and any changes to them or their performance amongst others specified in our Privacy Notice;
3. where it is necessary for our legitimate interests (so long as those legitimate interests are not overridden by your interests or fundamental rights). Those legitimate interests include monitoring calls for training, quality and security purposes, testing our products and services to ensure that they are performing to their best potential (and therefore your financial benefit), contacting you about updates to our Privacy Policy and other document amendments, appointing third party contractors to assist us carry our services amongst others specified in our Privacy Notice;
4. where it is necessary for the performance of a task which is in the public interest, such as assisting with regulatory and/or other law enforcement investigations, as well as for our ability to have appropriate conversations and dialogue with regulators in relation to our business practices; and/or
5. where you have given your consent, such as when you have agreed to receive marketing communications from us, or where you have consented or instructed us to provide information to a third party (such as your financial advisor), or where you have volunteered personal information to us during correspondence amongst others specified in our Privacy Notice.

We can confirm that when you provide personal information to us, it will be shared with other third parties and further information is provided about this in the Privacy Notice. We can also advise you that your personal information will be sent outside of the European Economic Area and our Privacy Notice gives you guidance on how to obtain further information about these transfers, if you would like to know more about them.

As you may be aware, when we process personal information about you, you have certain rights in relation to your personal information and we are under various obligations in relation to the same. Included within the Privacy Notice is information about your rights, and how you can contact us about exercising them.

The above is a summary of the key aspects of how we process your personal information, and important aspects of our Privacy Notice which we consider that you may be most interested in. There is a lot more information and detail on each of the above topics, and other information about how we process your personal information which is contained within our Privacy Notice. We recommend that you take time to read our Privacy Notice, or use it as your first port of call in the event you have a question about our processing of your personal information. Of course, if you have any questions, you can also contact us directly using the below information.

### [bmogam.com/privacy](https://www.bmogam.com/privacy)

Please contact us if you have any questions about our privacy notice or information we hold about you.


**Our Data Protection Officer** is: Barry Gibbon and he can be contacted by the following means:

**Email:** [Privacy.UK-EU@bmo.com](mailto:Privacy.UK-EU@bmo.com)

**Write:** BMO Financial Group  
Office of the Data Protection Officer  
95 Queen Victoria Street  
London, EC4V 4HG  
United Kingdom

## BMO Asset Management Limited

\*0800 136 420, 8.30am - 5.30pm, weekdays, calls may be recorded or monitored for training and quality purposes.\*

**BMO**  | A part of BMO Financial Group

BMO Asset Management Limited is authorised and regulated by the Financial Conduct Authority and is a member of BMO Global Asset Management EMEA of which the ultimate parent company is the Bank of Montreal. L5\_10/18\_CM15939

