

BMO Individual Savings 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 Individual Savings Account.
- You can use this form to invest in an ISA for the current tax year.
- You can invest a lump sum, or monthly savings, or both.
- The BMO Individual Savings Account is a stocks and shares ISA only.
- If you need further application forms, please download them from our website at bmoinvestments.co.uk, email info@bmogam.com or call 0800 136 420*. You can also photocopy this form, although signatures must be original.

- 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. Paper copies can be provided on request.

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.

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

Please return the form to the following address:

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

**18DDF/1
04/19**

Part 1 Personal details

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

National Insurance number

Date of birth

Tick here if you have never been issued with a National Insurance number

Title (Mr/Mrs/Miss/Ms/Other)

First name(s) in full

Surname

Permanent residential address

Telephone

Postcode

Nationality

Email address

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

Retirement Education Income Capital growth Other

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. 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. For full details of how we use your personal information, please bmogam.com/privacy.

Part 2 ISA annual management charge

The annual management charge of £60+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 7.

I would like to pay my management charge by Direct Debit (please complete Part 7).

If you do not select this option or Part 7 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.

Please note that if you have an existing BMO Individual Savings Account and you complete the Direct Debit mandate (Part 7) all existing Direct Debit collections will be taken from the new account.

Part 3 ISA investment details

I apply to subscribe to a stocks and shares ISA for the tax year and for each subsequent tax year until further notice (this does not mean that you are obliged to invest with us for future tax years, but if you do wish to do so, you will not need to complete a further application form).

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 £500 per trust)	(B) Monthly savings (min £50 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	£	£
Total amount		£	£

- 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 7) and 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. Please note that if you have an existing BMO Individual Savings Account and you complete the Direct Debit mandate (Part 7) all existing Direct Debit collections in your name within the plan will be taken from the new bank account.
- Your total investment each tax year must not exceed the overall annual subscription limit which is £20,000 for the 2019/20 tax year. The amount invested in another type of ISA in the same tax year reduces £1 for £1 the amount available for a stocks and shares ISA.
- If you start a Direct Debit we will continue to make collections in future tax years until you cancel or change your instruction. At the beginning of each tax year we will, if necessary, reduce the monthly direct debit amount to the maximum allowed for the new tax year (e.g. £1,666 for the 2019/20 tax year).

Part 4 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 or building society

Branch sort code

Roll Number

Name of account holder(s)

Account number

Bank or building society address

Please note that if you are contributing to an existing BMO Individual Savings Account the instructions given above will override any existing dividend arrangements. If this section is left blank all dividends received within the Plan will be re-invested.

Postcode

Part 5 Declaration and authorisation

I wish to subscribe the total amount detailed in Part 3 to the BMO Individual Savings Account for the 2019/20 tax year. In respect of regular savings, I wish to subscribe to the BMO Individual Savings Account, under Direct Debit, the amount detailed in Part 3, or the maximum permitted subscription, whichever is lesser, for the 2019/20 tax year. and for each subsequent tax year until further notice.

Part 5 Declaration and authorisation (continued)

I hereby declare that:

- all subscriptions made, and to be made, belong to me;
- 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 and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA; and
- I am aged 18 or over and I am resident and in the UK for tax purposes, or 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 UK or I am married to or in a civil partnership with a person who performs such duties, and will inform BMO if I cease to be so resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties.

I hereby authorise BMO:

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- on my written request, to transfer or pay to me, as the case may be, ISA investments, dividends, rights or other proceeds in respect of such investments or any cash;
- to make on my behalf any claims to relief from tax in respect of ISA investments

I understand that:

- the BMO Individual Savings Account is a stocks and shares ISA as defined in the Individual Savings Account regulations 1998, as may be amended or updated from time to time.
- this application is subject to acceptance by BMO.
- I confirm that I have read the latest Key Information Documents for the selected investment trust(s).
- I have read and understood the pre-sales cost disclosure(s) for the selected investment trust(s) and savings plan.

The above forms part of our standard client agreement. Our terms are detailed fully in our BMO Individual Savings Account Key Features and Terms & Conditions document which you should read before signing this application form. Familiarising yourself with our terms and conditions ensures you know your rights and what you are agreeing to. You can find our Key Features and Terms & Conditions document on our website or you can request a copy in the mail by phoning us. If you have any questions or need more information on any of our terms, please get in touch.

Signature

Date

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 BMO Individual Savings Account

Application checklist Please ensure:

- you have read and understood the Key Features of the BMO Individual Savings Account and Terms & Conditions brochure.
- you have supplied your postcode, date of birth and National Insurance number.
- if you are investing a lump sum, that you have enclosed a cheque and it is made payable to 'BMO Asset Management Limited'. Please remember to sign and date the cheque. Post-dated cheques will not be accepted.
- if you are investing monthly, that you have completed the Direct Debit mandate (Part 7) and enclosed proof of your bank/building society details. We can accept a pre-printed pay-in slip or a cancelled cheque.
- you have signed and dated the Declaration in Part 5.
- you do not detach any part of the form other than the Direct Debit Guarantee.
- 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.

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

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. L6_04/19_CM19713

