

# BMO Lifetime ISA

- This application form is an offer to enter into an agreement with BMO Asset Management Limited ("BMO") for a BMO Lifetime ISA.
- You can use this form to invest in a Lifetime ISA for the current tax year.
- You can invest a lump sum, or monthly savings, or both.
- The BMO Lifetime ISA is a stocks and shares Lifetime ISA only.
- 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<sup>2</sup>. 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 Cost & Charges Disclosure for your savings plan and selected investment(s). These documents can be found at [bmoinvestments.co.uk/documents](http://bmoinvestments.co.uk/documents). Paper copies can be provided on request.

**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**

21DLU/1  
04/21

## 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.**

Title (Mr/Mrs/Miss/Ms/Other)	First name(s) in full		
<input type="text"/>	<input type="text"/>		
Surname	Date of birth		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Permanent residential address			
<input type="text"/>			
<input type="text"/>			
Postcode			
<input type="text"/>			
Nationality	Telephone	National Insurance number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address	Tick here if you have never been issued with a National Insurance number <input type="checkbox"/>		
<input type="text"/>			

### Data Protection

All personal information submitted with this application form will be treated in accordance with BMO Asset Management Limited's Privacy Policy, which is available at: [bmoinvestments.co.uk/privacy-policy](http://bmoinvestments.co.uk/privacy-policy). This privacy policy includes full details about the type of information we collect, what we use this information for, and your related rights.

In addition, the Key Features and Terms & Conditions document for the selected account contains a summary of the key information about how we process your personal information. Should you have any questions regarding how we process your personal information key contact information can be found both in the Privacy Policy and the Terms & Conditions document.

### 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).

## Part 2 Lifetime ISA annual management charge

The annual management charge of £60+VAT is applied in two equal instalments in April and 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 5.

I would like to pay my management charge by Direct Debit (please complete Part 5).

If you do not select this option or Part 5 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 Lifetime ISA and you complete the Direct Debit mandate (Part 5) all existing Direct Debit collections will be taken from the new account.

## Part 3 Lifetime ISA investment details

I apply to subscribe to a stocks and shares Lifetime 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).

### To make a lump sum

Tell us how much you'd like to invest, and into what fund(s), in the "Lump Sum" column below. The minimum lump sum is £100. There is a dealing charge of £12 for each fund selected.

### To set up a direct debit

Tell us the amount you'd like to invest, and into what fund(s), in the "Monthly Savings" column below. The minimum direct debit is £25. There is no dealing charge on contributions made by direct debit. You will need to complete the Direct Debit instruction in Part 5 and provide proof of your bank/building society details with this form. We can accept a pre-printed pay-in slip or a cancelled cheque.

Trust name	SEDOL Code (for office use only)	(A) Lump sum (min £100)	(B) Monthly savings (min £25)
European Assets Trust (ordinary shares)	BD0BSY3	£	£
BMO Capital and Income Investment Trust (ordinary shares)	0346328	£	£
BMO 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	£	£
BMO 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'.
- If you have an existing BMO Lifetime ISA and you complete the Direct Debit mandate (Part 5) all existing Direct Debit collections in your name within the plan will be taken from the new bank account.
- Your total annual £4,000 Lifetime ISA Investment counts towards the overall ISA annual subscription limit for the current tax year.
- 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. £333 for the current tax year).

## Part 4 Declaration and authorisation

**I wish to subscribe** the total amount detailed in Part 3 to the BMO Lifetime ISA for the tax year as detailed in part 3. In respect of regular savings, I wish to subscribe to the BMO Lifetime ISA, under Direct Debit, the amount detailed in Part 3, or the maximum permitted subscription, whichever is lesser, for the tax year as detailed in part 3 and for each subsequent tax year until further notice.

**I hereby declare that:**

- All subscriptions made, and to be made, belong to me;
- I am 18 years of age or over and under 40;
- 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 made current year payments, and will not make current year payments, that exceed the Lifetime ISA payment limit
- I have not made current year payments, or transfers from a Help to Buy: ISA, and will not make current year payments, or transfers from a Help to Buy: ISA, to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA.
- I have not and will not subscribe to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA; and
- This declaration shall have effect for each year in which I make a payment to the account.
- I am a resident 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 agree to be bound by the Lifetime ISA Key Features & Terms and Conditions and will promptly inform you of any changes in my circumstances

**I hereby authorise BMO:**

- to hold my cash subscription, Lifetime ISA investments, interest, dividends and any other rights or proceeds (including any Lifetime ISA government bonus) in respect of those investments and any other cash;
- on my written request, to transfer or pay to me, as the case may be, Lifetime ISA investments 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 Lifetime ISA investments
- to withhold and deduct from a balance in the account and to pay to HMRC any charges due on withdrawals
- To make on my behalf any claims for a bonus in respect of Lifetime ISA subscriptions

**I understand that:**

- the BMO Lifetime ISA is a stocks and shares ISA as defined in the ISA 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 Lifetime ISA 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

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**Application checklist** Please ensure:

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| <ul style="list-style-type: none"> <li><input type="checkbox"/> you have read and understood the Key Features of the BMO Lifetime ISA and Terms &amp; Conditions brochure.</li> <li><input type="checkbox"/> you have supplied your address, date of birth and National Insurance number.</li> <li><input type="checkbox"/> 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.</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> if you are investing monthly, that you have completed the Direct Debit mandate (Part 5) and enclosed proof of your bank/building society details. We can accept a pre-printed pay-in slip or a cancelled cheque.</li> <li><input type="checkbox"/> you have signed and dated the Declaration in Part 4.</li> <li><input type="checkbox"/> you do not detach any part of the form other than the Direct Debit Guarantee.</li> <li><input type="checkbox"/> that you have read the latest Key Information Document and Pre-Sales Cost &amp; Charges Disclosure for the selected investment trust(s) and savings plan.</li> </ul> |
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**BMO Asset Management Limited**

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

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. L150\_04/21