



## 1 PERSONAL DETAILS

### A APPLICANT 1

	Mr	Mrs	Miss	Ms	Dr	Other
Title	_____					
Marital Status	Married		Single		Divorced	
	Widowed		Civil Partnership			
Surname	_____					
Forename(s)	_____					
Previous Surname(s)	_____					
Place of Birth	_____					
Country of Nationality	_____					
Date of Birth	DD	MM	YYYY			
	_____	_____	_____			
Residential Address	_____					
	_____					
TAX or NI No.	Tax Reference or National Insurance Number _____					
TAX Residency	_____					
Home Number	Dialling Code	Number				
	+	_____				
Mobile Number	Dialling Code	Number				
	+	_____				
Email Address	_____					
Occupation	_____					
Account Designation	Add an account designation if required. _____					

### B APPLICANT 2 (IF APPLICABLE)

	Mr	Mrs	Miss	Ms	Dr	Other
Title	_____					
Marital Status	Married		Single		Divorced	
	Widowed		Civil Partnership			
Surname	_____					
Forename(s)	_____					
Previous Surname(s)	_____					
Place of Birth	_____					
Country of Nationality	_____					
Date of Birth	DD	MM	YYYY			
	_____	_____	_____			
Residential Address	_____					
	_____					
TAX or NI No.	Tax Reference or National Insurance Number _____					
TAX Residency	_____					
Home Number	Dialling Code	Number				
	+	_____				
Mobile Number	Dialling Code	Number				
	+	_____				
Email Address	_____					
Occupation	_____					

## \* FOR INTERNAL USE ONLY

Account Reference	Service / Designation	Custody Fee Table	Dealing Commission	Account Executive
_____	_____	_____	_____	_____

**2****SOURCE OF FUNDS**

Ramsey Crookall is required to understand the activity that has generated the funds to be used in your initial and ongoing transactions with us and through which means these funds will arrive.

1. Please explain the **specific** activity that has generated /will generate the funds being sent to us.

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2. Please tell us the bank/broker who will send the funds and the name of the account the funds are coming from.

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**3****SOURCE OF WEALTH**

Ramsey Crookall is required to understand your financial history and how your wealth was generated. We may request documentary evidence to support this.

Please tell us in detail below, about your financial history and how your **entire** wealth has been generated.

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## 4 INVESTMENT QUESTIONNAIRE

**A** What is your level of investment knowledge and experience?

No investment experience.

Some level of investment experience, and I have an understanding of the risks involved.

Experienced investor with extensive investment experience and knowledge.

**B** What is your investment time frame?

Short term **0-3 years**.

Medium term **3-8 years**.

Long term **8+ years**.

**C** What percentage of your:

**a)** monthly disposable income will you invest?  % **(for monthly investors)**

**b)** overall wealth (excl. primary residence) will you invest?  % **(for lump sum investors)**

**D** Which of the following statements most reflects your view on investing?

I/we only want to achieve cash-like returns and do not wish to take any risk with my investment capital.

I am/we are aiming to achieve modest returns whilst accepting some market fluctuations in value.

I am/we are seeking to achieve moderate growth and diversification whilst accepting normal market fluctuations in value.

I am/we are prepared to accept greater market fluctuations in order to achieve higher long term growth.

**E** Will there be a requirement for withdrawals from the account over the next 5 years?

No

Yes, but less than 10%

Yes, between 10% and 25%

Yes, over 25%

**F** If, after 12 months, your portfolio had fallen in value by more than 20%, how would you react?

Sell everything, as protecting capital is the priority.

Switch portfolio content to lower risk investments in order to cut losses.

Wait and see if the portfolio recovers.

Consider investing more money to take advantage of reduced market prices.

**G** On a scale of 1-10, with 1 being Low Risk and 10 being High Risk, how would you score your own attitude to risk?

1 2 3 4 5 6 7 8 9 10

## 4

## INVESTMENT QUESTIONNAIRE

## H

Please let us know if you have any medium to high interest debts.

YES  NO  Do you have any high interest debt? (>9%)

YES  NO  Do you have any medium interest debt? (Interest between 4-8%)

YES  NO  Do you have an emergency fund built up?

## I

Please indicate below which of the model investment options would be your preferred choice.

### Cautious

A low-medium risk strategy with a typical equity exposure likely to range between 30 and 50%. For investors aiming to achieve a reasonable return and who are prepared to accept some risk in doing so. They accept that there will be frequent, yet modest, fluctuations in value.

### Balanced

A medium risk strategy with a typical equity exposure ranging between 50 and 70% for investors who are balanced in their attitude towards risk. They don't seek risky investments but don't avoid them either and are prepared to accept greater risk and price fluctuations in the value of their investments, in trying to achieve greater returns.

### Adventurous

A medium to high risk strategy with a typical equity exposure ranging between 70 and 90% for those comfortable taking short-term investment risk with what could be periods of poorer performance with significant price fluctuations, in seeking to achieve higher long-term returns.

### Shearwater ESG

A medium to high risk strategy integrating Environmental, Social and Governance (ESG) factors with a typical equity exposure ranging between 70% and 90%. This strategy is for those looking to invest responsibly and who are comfortable taking short term investment risk whilst seeking to achieve higher long-term returns.

## 5

## INVESTMENT INSTRUCTION &amp; STANDING ORDER DETAILS

Please indicate below the amounts that you would like to invest.

Initial Investment Amount  £   
(If applicable)

Regular Monthly Investment Amount  £   
(Minimum £100)

Please set up a standing order to our account on the 10th of each month as follows:

Bank Name: Royal Bank of Scotland International, Douglas.  
Sort Code: 16-58-80  
Account Number: 58454610  
Account Name: Ramsey Crookall Client MIA  
IBAN: GB49RBOS16588058454610  
SWIFT: RBOSIMDX  
Reference: On confirmation of your account being opened, you will receive your account reference.

## 6

## BANK DETAILS

The bank account details that you provide will be used for your standing order and any payments made to you.

Please provide a copy of a bank statement showing account name, account number, sort code and IBAN/BIC Code if applicable.

Account Name

Account Number

Sort Code

SWIFT

IBAN

Bank Name

Bank Address

## 7

## CLIENT DUE DILIGENCE

Each applicant must provide a certified copy of their passport or driving licence, together with an original or suitably certified copy of a recent utility bill.

We can certify original documents if presented at our office. Certified documents must be certified by a professional person stating the document is a **'true copy of the original document which I have seen'**.

**\*The document must be signed and dated by the Certifier (Lawyer, Notary or Accountant etc.) who must state their profession and daytime contact details.**

PEP is a Politically Exposed Person with a high profile political role, or who has been entrusted with a prominent public function. Family or close associates of PEPs are also classed as PEPs.

I am/we are a Politically Exposed Person (PEP)  YES  NO

I am/we are related to a PEP in some way  YES  NO

If Yes to either, please provide further information

## 8

## HOW DID YOU HEAR ABOUT US?

Please let us know how you found out about us and our services by ticking the corresponding box.

Search Engine

Events

Social Media

Professional Recommendation

Print Media

Existing client

Radio

Word of Mouth

## 9

## EMAIL MARKETING CONSENT

Select YES to receive correspondence via email for newsletters and related investment information.

YES

If after you have given consent and you would no longer wish to receive further email communication, simply click on the unsubscribe link at the bottom of the last email that you received. Please note that if you wish to rejoin this email list please contact us.

## 10

## FEES AND CHARGES

One-off Initial Commission: £100

Dealing Commission: Purchases - Free

Partial or full redemptions - 0.50% per trade.

Management Fee: 0.5% p.a. (+ VAT if applicable) charged monthly in arrears.

Review of Portfolio (on request): £100

Please note that you will not be provided paper contracts of trades placed on your account, and instead your contracts will be available online in your Client Portal.

## 11

## CLIENT PORTAL

The Client Portal gives you access to your account 24/7. Login details will be sent together with a user guide once the account has been opened to each party who has provided an email in this registration form. If you wish an additional or third party to have view only access to this account please provide their details below:

Full Name of Additional / Third Party in Block Capitals

Email Address of Third Party

## 12 DECLARATION & SIGNATURE

Please check each item to confirm to your understanding and agree to the declaration below.

1. I/we understand that Ramsey Crookall reserve the right to decline this application without being required to provide any reason.
2. I/we certify the accuracy of the information provided and the legitimacy of the statements made in this Registration Form. I/we authorise Ramsey Crookall to conduct any enquiries that may be considered necessary for confirmation of information provided for risk assessment purposes.
3. I/we have ensured that any alterations made to this Registration Form by me/us have been signed by me/us.
4. I/we will notify Ramsey Crookall of any changes, at any time, to the information that I/we have provided in this Registration Form.
5. I/we agree to be bound by our Terms of Business and Risk Disclosure Statement in addition to the Client Investment Questionnaire, Privacy Policy and this Registration form. I/we agree to be bound by the conditions included in these agreements.
6. I/we acknowledge that the information contained in this form may be provided to the Isle of Man Government and exchanged with tax authorities of another country or countries in which the account holder(s) may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

## 12 DECLARATION & SIGNATURE

7. I/we have read and understood the Investment Fact Sheet.
8. I/we acknowledge that all income on this account will be reinvested.
9. I/we am/are not subject to any health or other impairment or restriction that would make me/us less able to understand the services being provided or to understand, or withstand the impact of, the risks involved.
10. I/we accept that the Shearwater Model Account is intended to be a cost-effective entry-level service in relation to stock market investment and, accordingly, does not afford the full functionality of a traditional brokerage account.
11. It has been explained to me / us and I / we understand and I am / we are willing to accept Equity Risk.
12. I/we acknowledge that we will not receive paper contracts of trades placed, and that I/we can access any dealing contracts on the client web access.
13. I/we agree that where my account has been introduced to Ramsey Crookall & Co Limited by a third party, they will be granted online view-only access to the account via the Ramsey Crookall Client Portal.

### A APPLICANT 1

Full Name in Block Capitals

Date ( dd/mm/yyyy )

Signature

### B APPLICANT 2 (IF APPLICABLE)

Full Name in Block Capitals

Date ( dd/mm/yyyy )

Signature

## 13 SECURITY DETAILS

This is how we will identify you when dealing via telephone or email should we need to. Please indicate a secure password / memorable word and your mother's maiden name.

### A APPLICANT 1

Password or  
Memorable Word

Mother's  
Maiden Name

### B APPLICANT 2 (IF APPLICABLE)

Password or  
Memorable Word

Mother's  
Maiden Name

Signature

Date ( dd/mm/yyyy )

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We make every reasonable effort to ensure that your investments meet with your risk requirements and your nominated investment time horizon.

At the time of the investment our understanding, and the market's opinion in general, of a security's risk category, will be applied as per your answers on this Investment Questionnaire. The quality of our service is dependent on the accuracy of the information you provide to us.

If you fail to disclose material facts about yourself or supply information that is inaccurate this may compromise the suitability of our services.

It is therefore vital that you provide us with a comprehensive and accurate picture of your circumstances and requirements.