



**Hedley**  
& Company  
STOCKBROKERS LTD

# **Retail Client Information & Agreement Form**

Hedley & Company Stockbrokers Limited

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01254 699333

And at 13b Winckley Square, Preston. Lancashire. PR1 3JJ  
01772 887880

[www.hedleyandco.co.uk](http://www.hedleyandco.co.uk)

**Authorised and Regulated by the Financial Conduct Authority  
Member of the London Stock Exchange**





## 1 PERSONAL DETAILS

	Applicant 1		Applicant 2 (if joint account)	
Title	Prefix	Suffix	Prefix	Suffix
Surname				
Forename(s)				
Date of Birth				
Place of Birth				
Nationality				
Address				
Address				
Address				
Address				
Postcode				
Country				
National Insurance Number / Tax Identification Number				
Non EEA National: Passport Number				
Email Address				
Home Telephone				
Work Telephone				
Mobile Telephone				



## 2 Service Category

Please tick one box representing your choice from this section. Guidance on our services is on the accompanying Explanation of Risk Service Description and Charges Booklet. Your prospective adviser will also explain our services and will answer any questions you might have.

### Online account access

We are pleased to be able to offer online access to your portfolio where you can view your current investments together with contract notes and valuations. Please note that there is no facility to trade on the online platform; it is a viewing only system.

In order to register you for online account access we require two items of security information as detailed below. Please complete the section below:

Security information	Answer
Mothers maiden name	
Name of first school	

### Investment Management

Discretionary Portfolio Service

☐

Managed Advisory Service

☐

### Dealing Services

Execution Only Dealing Service

☐

## 3 Investment Objectives, Acceptable Risk and Time Horizon

Please see our Explanation of Risk, Services Description and Charges Booklet Investment Objectives

Capital Growth ☐

Income ☐

A Balanced Return ☐

### Acceptable Level of Risk

High ☐

Medium  
High ☐

Medium ☐

Medium  
Low ☐

Low ☐

### Time Horizon for Investing

How long do you intending investing with Hedley and Co before encashing your investments or making a change to your objective in investing (e.g. change from wanting capital growth to income as an objective)?

0 to 2 years ☐

2 to 5 years ☐

5 to 10 years ☐

For the  
Foreseeable  
Future ☐



## 4 Investment Restrictions or any other restricting factors

Please give details of any investments you would not like us to recommend to you or purchase under discretion for you, or if there are any other factors or special circumstances you wish us to bear in mind.

Please continue on additional sheet if you do not have enough space here.

## 5 Your Bank Details

Principal UK bank account details are required even if no income is to be taken.

PLEASE CHECK YOUR BANK DETAILS ARE CORRECT AS MISTAKES IN PAYMENTS SOMETIMES CANNOT BE RECTIFIED.

If you have a foreign bank account please supply full details separately.

Bank or Building Society Name								
Account Name								
Sort Code			—			—		
Account Number								
Building Society Ref (if using a Building Society Account)								

## 6 Custody of Your Investments

Platform Securities Nominee Service where your investments will be held to your order with you as beneficial owner, making settlement quicker and more efficient.

## 7 Cleared Funds (for dealing services)

Retained on Account for future investment (you can request monies be sent to you at anytime)

☐

Paid electronically to your account as detailed above

☐

Cheque to the address in Section 1, Applicant 1.  
(please note there is a charge for this, see our Charges)

☐

## 8 Income Instructions (for clients using nominee service)

Payments will be made of income received in the first seven days of each selected month to the principal bank account on the previous page.

Monthly payments of income received

☐

Monthly transfer to dealing account for re-investment

☐

Monthly standing order

☐

Amount of standing order (if applicable)	£
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Quarterly standing order (Jan/Apr/Jul/Oct)

☐

Half yearly standing order (Apr/Oct)

☐

## 9 Contract Notes

Contract notes will normally be sent to you at the first email address in Section 1. However, should you wish contracts to be sent elsewhere or require copies to be sent elsewhere please indicate here. (Should you wish further copies, please request on an additional sheet). Please note there is a charge for paper contract notes (see charges)

Contract / Copy indicate which required
Email
Mail if required



## 10 Third Party Instructions

If there is someone you wish to appoint to instruct us to act on your behalf as part of this agreement please enter their name and address below. You agree that we may act on this persons' instructions without further reference to you and you will fulfil any obligations entered into by them on your behalf. This person will need to be identified to the same standard as the account holder e.g. Passport and Utility Bill.

Forename	
Surname	
Date of birth	
Address	
Address	
Postcode	
Nationality	
National Insurance Number / Tax Identification Number	
Non EEA National: Passport Number	

## 11 Knowledge of Our Services

Please describe your occupation and any relevant professional experience and qualifications  
(e.g. Lawyer, accountant, CFA, CPA etc)

Occupation	
Any Relevant Qualifications	

Is your experience of Investing in Shares?

longer than 5 years ☐

less than 5 years ☐

none ☐

Please tick the appropriate box for your knowledge of the investment.

Investment	Very Good	Good	Limited	None
Equities FTSE 100 (the largest 100 UK companies)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equities FTSE 250 ( the next 250 largest companies)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equities Outside the FTSE 350 (Smaller companies on the London Stock Exchange)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equities AIM or PLUS Markets (markets for smaller emerging companies)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unquoted investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonds (Government or Companies interest yielding instruments)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Warrants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	tick	tick	tick	tick
Options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	tick	tick	tick	tick

## 12 Financial Questionnaire

It is a rule of our Regulator that we must obtain financial information from clients before we can make any recommendation or use discretion. This information is confidential and will not be passed to any other company for marketing purposes.

2nd Applicant if Applicable

Marital Status		
Number of Dependants		
Occupation		
Anticipated Retirement Date		
Name of Employer		

For joint applications please aggregate

<b>Employment Income</b>							
0 to £50,000	<input type="checkbox"/>	£50,001 to £100,00	<input type="checkbox"/>	£100,001 to £200,000	<input type="checkbox"/>	Above £200,001	<input type="checkbox"/>
	tick		tick		tick		tick
<b>Pension Income</b>							
0 to £25,000	<input type="checkbox"/>	£25,001 to £50,000	<input type="checkbox"/>	£50,001 to £100,000	<input type="checkbox"/>	Above £100,001	<input type="checkbox"/>
	tick		tick		tick		tick
<b>Investment/Savings Income</b>							
0 to £10,000	<input type="checkbox"/>	£10,001 to £20,000	<input type="checkbox"/>	£20,001 to £50,000	<input type="checkbox"/>	Above £50,001	<input type="checkbox"/>
	tick		tick		tick		tick
<b>Value of Main Residence after deduction of outstanding loans or mortgages</b>							
0 to £100,000	<input type="checkbox"/>	£100,001 to £200,000	<input type="checkbox"/>	£200,001 to £500,000	<input type="checkbox"/>	Above £500,001	<input type="checkbox"/>
	tick		tick		tick		tick





## Other Property after deduction of outstanding loans or mortgages

0 to £100,000	tick	£100,001 to £200,000	tick	£200,001 to £500,000	tick	Above £500,001	tick
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## Cash/National Savings

£

£

0 to £10,000	tick	£10,001 to £20,000	tick	£20,001 to £50,000	tick	Above £50,001	tick
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## Investments

0 to £100,000	tick	£100,001 to £200,000	tick	£200,001 to £500,000	tick	Above £500,001	tick
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## Outstanding Mortgage(s)

0 to £100,000	tick	£100,001 to £200,000	tick	£200,001 to £500,000	tick	Above £500,001	tick
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## Other Loans

0 to £25,000	tick	£25,001 to £50,000	tick	£50,001 to £100,000	tick	Above £100,001	tick
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2nd Applicant if Applicable

Do you have a personal Pension?	Yes	No	Yes	No
If yes, what type?	SIPP	SASS	Other	SIPP
Tax Information UK Tax Rate Higher	Yes	No	Yes	No
Employment/Outside Business Interests.				
Are you a senior public figure/ politician or related to one?	Yes	No	Yes	No
Are you or have you even been employed in the financial services industry?	Yes	No	Yes	No
Do you have a shareholding of 1% or more in any Quoted Company?	Yes	No	Yes	No
Are you a director of a limited company?	Yes	No	Yes	No



## 13 Attitude to and Capacity for Loss

Please see our Explanation of Risk, Services Description and Charges Booklet

**Inflation is a concern to most investors and many investors wish to increase their investments capital value above inflation. This objective requires a degree or risk. Which statement best describes your attitude?**

I/We want to preserve the nominal value of investments and recognise that the value may not keep up with inflation, reducing my purchasing power. ☐

I/We want the value of investments to keep up with inflation and recognise that there will be some risk to capital. ☐

I/We want the value of investments to grow faster than inflation and recognise that this will entail risk to capital. ☐

**If an investment you owned were to suffer a sharp fall in value would you?**

Be very concerned as you are averse to losses ☐

Sell immediately, in part or in full ☐

Accept volatility as a normal part of investing and hold until it recovers ☐

See such volatility as an investment opportunity ☐

**What proportion of your total assets does your investment with Hedley & Co represent**

Less than 25% ☐

Less than 33% ☐

Less than 50% ☐

Over 50% ☐

Are you comfortable with the high risk and illiquid nature of some shares?

Yes

☐

No

☐

Are you relying on your investment a source of income?

☐☐

Are you comfortably able to meet your financial commitments even if your investment with Hedley & Co was to be written off in its entirety?

☐☐

If the answers to these questions are inconsistent with your chosen risk profile, your Hedley & Co executive will discuss this with you before opening the account.



## 14 FATCA Certification

To comply with the United States' Foreign Account Tax Compliance Act, which the UK has signed into English Law please complete the follow form. For Joint accounts please use two applications.

Self-Certification for Individuals to comply with FATCA Please see the explanatory notes/instructions and/or contact your tax adviser to help complete this form			
Section A: Beneficial Owner Information			
Client Name			
Permanent Residence Address			
Mailing Address (if different from above)			
Country of birth		Date of birth (dd/mm/yy)	__ __ / __ __ / __ __
Account Number(s)			
Section B: Tax Residency			
Please indicate ALL countries in which you are a resident for the purposes of that country's income tax. If you are a US citizen, Green Card holder, or a US resident, you must complete and return an IRS (Internal Revenue Service) W-9 form and include any additional tax residencies in the table below.			
Country of Tax Residency	Tax Identification Number (TIN)		Alternate Tax Reference (e.g. NI number)
Section C: Declaration Section			
1) I undertake to advise Hedley & Co. promptly of any change in circumstances which causes the information contained herein to become incorrect or incomplete and to provide Hedley & Co. with an updated declaration within 30 days of such a change in circumstances. 2) I am aware that in certain circumstances Hedley & Co. will be obliged to share this information with UK tax authorities, who may pass it on to other tax authorities. 3) I declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete			
Signature: _____ Print Name: _____			
Date: _____ Capacity: _____			

**Form W-8BEN**

(Rev. January 2017)

Department of the Treasury  
Internal Revenue Service**Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)**

- For use by individuals. Entities must use Form W-8BEN-E.  
► Information about Form W-8BEN and its separate instructions is at [www.irs.gov/formw8ben](http://www.irs.gov/formw8ben).  
► Give this form to the withholding agent or payer. Do not send to the IRS.

OMB No. 1545-1621

**Do NOT use this form if:**

- You are NOT an individual . . . . . W-8BEN-E
- You are a U.S. citizen or other U.S. person, including a resident alien individual . . . . . W-9
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the U.S. (other than personal services) . . . . . W-8ECI
- You are a beneficial owner who is receiving compensation for personal services performed in the United States . . . . . 8233 or W-4
- You are a person acting as an intermediary . . . . . W-8IMY

**Instead, use Form:**

**Note:** If you are resident in a FATCA partner jurisdiction (i.e., a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

**Part I Identification of Beneficial Owner (see instructions)**

1 Name of individual who is the beneficial owner	2 Country of citizenship
3 Permanent residence address (street, apt. or suite no., or rural route). <b>Do not use a P.O. box or in-care-of address.</b>	
City or town, state or province. Include postal code where appropriate.	
Country	
4 Mailing address (if different from above)	
City or town, state or province. Include postal code where appropriate.	
Country	
5 U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)	6 Foreign tax identifying number (see instructions)
7 Reference number(s) (see instructions)	8 Date of birth (MM-DD-YYYY) (see instructions)

**Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)**

- 9 I certify that the beneficial owner is a resident of \_\_\_\_\_ within the meaning of the income tax treaty between the United States and that country.
- 10 **Special rates and conditions** (if applicable—see instructions): The beneficial owner is claiming the provisions of Article and paragraph \_\_\_\_\_ of the treaty identified on line 9 above to claim a \_\_\_\_\_ % rate of withholding on (specify type of income): \_\_\_\_\_
- Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding: \_\_\_\_\_

**Part III Certification**

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself for chapter 4 purposes,
  - The person named on line 1 of this form is not a U.S. person,
  - The income to which this form relates is:
    - (a) not effectively connected with the conduct of a trade or business in the United States,
    - (b) effectively connected but is not subject to tax under an applicable income tax treaty, or
    - (c) the partner's share of a partnership's effectively connected income,
  - The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country, and
  - For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.
- Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. **I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.**

**Sign Here**

Signature of beneficial owner (or individual authorized to sign for beneficial owner)

Date (MM-DD-YYYY)

Print name of signer

Capacity in which acting (if form is not signed by beneficial owner)

**For Paperwork Reduction Act Notice, see separate instructions.**

Cat. No. 25047Z

Form **W-8BEN** (Rev. 1-2017)



# 15 Assent and Signature

IF THERE IS ANYTHING OF WHICH YOU ARE UNSURE OR DO NOT UNDERSTAND PLEASE CONTACT HEDLEY & CO BEFORE YOU SIGN THIS FORM.

If this form has been completed by someone else please take the time to read through, check its accuracy and make sure that you understand the full agreement before signing.

To Hedley & Company Stockbrokers Limited

By opening this account and signing below, the account owner represents and warrants that he/she/it is not a U.S. person for the purposes of U.S. Federal Income Tax and that he/she/it is not acting for, or on behalf of, a U.S. person. A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If your tax status changes or you become a U.S. citizen or a resident, you must notify us within 30 days.

**I/We acknowledge receipt of the Terms of Business and the Risk, Services and Charges which together with this Retail Client Agreement forms the agreement between us. I/We confirm acceptance of the agreement.**

Signed		Signed (if Joint Account)	
Print Name		Print Name	
Date		Date	

We advise you to retain a copy of this form. Would you like Hedley to send you a copy?

Yes ☐ No ☐

Copy sent \_\_\_\_\_ Date

Signed \_\_\_\_\_

## For Office Use Only

### Verification of Identity Checklist - Individual Investors Identity A or B and C need completing

#### A) Face-to-face business - verification

One box needs completing

Where possible, the account executive should photocopy the evidence used to verify the applicant's name and certify that it is a true copy of the original document. In circumstances where this is not practicable, the account executive must sight the document and record the unique reference (i.e. the passport or driving license number) on the checklist.

Name		
Documentation	Unique reference e.g. 9 digit passport number (if no copy)	Certified Photocopy
Current signed passport		tick
UK photo-card driving licence		tick
National Identity Card		tick

#### B) Non face-to-face business - verification

One box needs completing

A photocopy of one of the following documents should be provided by the applicant to evidence his/her name. This document must be certified by a "responsible person" who must state that it is a true copy of an original document. Hedley & Co would consider a "responsible person" to be a solicitor, accountant, doctor, a director of a financial services business, a notary public, a member of the clergy or judiciary, a senior civil servant or a police officer etc. The certifier should print his/her name and position on the document.

Name	
Documentation	Certified
Current signed passport	tick
Photo-card driving licence (address or date of birth on)	tick
National Identity Card	tick



### C) Verification of address

One box needs completing

A photocopy of one of the following documents should be provided by the applicant to evidence his/her name. This document must be certified by a "responsible person" who must state that it is a true copy of an original document. Hedley & Co would consider a "responsible person" to be a solicitor, accountant, doctor, a director of a financial services business, a notary public, a member of the clergy or judiciary, a senior civil servant or a police officer etc. The certifier should print his/her name and position on the document.

Address	
Evidence of Address	Certified
Utility bill/statement (mobile phone bills not acceptable)	tick
Bank, credit card or mortgage statement	tick
Council tax bill	tick
Driving licence (only if not used to verify name)	tick
EEA member state ID card (only if not used to verify name)	tick
Local council rent card or tenancy agreement	tick

Signed \_\_\_\_\_ adviser/investment manager

Date \_\_\_\_\_

Approved \_\_\_\_\_ Director Date \_\_\_\_\_

Dealing Scale \_\_\_\_\_



Hedley  
& Company

STOCKBROKERS LTD

