



If you have any questions, please call our Client Services Team on

**01382 573737**

# Investment Dealing Account

Corporate Application form

Alliance Trust Savings use only

**Please complete in block capitals and black ink**

Correspondence will be sent to the first named authorised person at the address given in section 1 of this application form.

Your Account will be governed by the terms of your completed Application, our Charges Guide and our Terms and Conditions which can be found at [www.alliancetrustsavings.co.uk](http://www.alliancetrustsavings.co.uk)

We regret that we cannot accept applications from applicants who are (1) US Persons or (2) applying on behalf of US Persons or (3) non-UK resident (including those who have more than one country of tax residency). For a definition of 'US Person', please refer to the glossary section of our website at: [www.alliancetrustsavings.co.uk](http://www.alliancetrustsavings.co.uk)

For guidance on how to complete this Application Form, please refer to the notes at the end of this Application Form.

## 1 Company details

If the Company is already an Alliance Trust Savings client please provide the Client Reference Number

|  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|

Company's registered name

Company's registered number

Company's trading name

Company's trading address

Company's registered office (if different)

Postcode

Postcode

Country of tax residency

Are you a Specified Person in your country of tax residency?  Yes  No

**Classification under Tax Regulations.** Please tick one box only in this section with reference to the country of tax residency indicated above:

Tax Reference Number

Exempt Beneficial Owner

Participating Foreign Financial Institution

Non-Participating Foreign Financial Institution

UK Financial Institution or Partner Jurisdiction Financial Institution

Financial Institution resident in the USA or in a US Territory

Deemed Compliant Foreign Financial Institution (beside those listed)

Active Non-Financial Foreign Entity

Passive Non-Financial Foreign Entity\*

\* We will require you to submit individual tax residence certifications for each of your Controlling Persons.

Nature of business and source of cash

**Is the company** (please tick)

A private limited company  Yes  No

A public limited company  Yes  No

Limited by guarantee  Yes  No

Limited by shares  Yes  No

A charitable incorporated organisation  Yes  No

A Community Interest Company  Yes  No

Listed on a regulated market  Yes  No

If yes, please state Community Interest Company name

**Delivery options** (preferred delivery of half yearly statements, valuations, contract notes and SMPI)

Online (free)  Postal (see Table of Charges) (half yearly statements only)  Email address

(Compulsory for online delivery. Failure to provide will result in postal delivery and therefore charged accordingly.)

## 1 Company details (continued)

### Authorised Persons

Each person is properly authorised by the Company, in accordance with its corporate governance, to operate the Investment Dealing Account on behalf of the Company. All correspondence will be sent to the Company address, for the attention of the Authorised Person. You may nominate up to two Authorised Persons.

|  |                                 |                                      |                                   |
|--|---------------------------------|--------------------------------------|-----------------------------------|
| <b>Title</b>   | <input type="text"/>            | <b>Permanent residential address</b> | <input type="text"/>              |
| <b>Surname</b>   | <input type="text"/>            |                                      | <input type="text"/>              |
| <b>Forename(s)</b>                                     | <input type="text"/>            |                                      | <input type="text"/>              |
| <b>Mother's maiden name</b><br>(for security purposes) | <input type="text"/>            | <b>Postcode</b>                      | <input type="text"/>              |
| <b>Date of birth</b>                                   | <input type="text" value="DD"/> | <input type="text" value="MM"/>      | <input type="text" value="YYYY"/> |
| <b>Nationality</b>                                     | <input type="text"/>            |                                      |                                   |
| <b>Daytime phone number</b>                            | <input type="text"/>            | <b>Mobile phone number</b>           | <input type="text"/>              |
| <b>Email address</b>                                   | <input type="text"/>            |                                      |                                   |

### Second Authorised Person (if required)

|  |                                 |                                      |                                   |
|--|---------------------------------|--------------------------------------|-----------------------------------|
| <b>Title</b>   | <input type="text"/>            | <b>Permanent residential address</b> | <input type="text"/>              |
| <b>Surname</b>   | <input type="text"/>            |                                      | <input type="text"/>              |
| <b>Forename(s)</b>                                     | <input type="text"/>            |                                      | <input type="text"/>              |
| <b>Mother's maiden name</b><br>(for security purposes) | <input type="text"/>            | <b>Postcode</b>                      | <input type="text"/>              |
| <b>Date of birth</b>                                   | <input type="text" value="DD"/> | <input type="text" value="MM"/>      | <input type="text" value="YYYY"/> |
| <b>Nationality</b>                                     | <input type="text"/>            |                                      |                                   |
| <b>Daytime phone number</b>                            | <input type="text"/>            | <b>Mobile phone number</b>           | <input type="text"/>              |
| <b>Email address</b>                                   | <input type="text"/>            |                                      |                                   |

## 1 Company details (continued)

### Directors

Please provide details on each Company Director (if there are more than three Directors, please attach an additional sheet).

|                      |   |                                      |                      |
|----------------------|---|--------------------------------------|----------------------|
| <b>Title</b>         | <input type="text"/>  | <b>Permanent residential address</b> | <input type="text"/> |
| <b>Surname</b>       | <input type="text"/>  |                                      | <input type="text"/> |
| <b>Forename(s)</b>   | <input type="text"/>  |                                      | <input type="text"/> |
| <b>Date of birth</b> | <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/> | <b>Postcode</b>                      | <input type="text"/> |
| <b>Phone number</b>  | <input type="text"/>  | <b>Country of Tax Residence*</b>     | <input type="text"/> |
|                      |   | <b>Tax Reference Number</b>          | <input type="text"/> |

\* Directors are only required to answer this question and provide Tax Reference Numbers where it has been confirmed that the entity is a Passive Non-Financial Foreign Entity.

For applicants with no tax residence, please call our Client Service Team to discuss.

|                      |   |                                      |                      |
|----------------------|---|--------------------------------------|----------------------|
| <b>Title</b>         | <input type="text"/>  | <b>Permanent residential address</b> | <input type="text"/> |
| <b>Surname</b>       | <input type="text"/>  |                                      | <input type="text"/> |
| <b>Forename(s)</b>   | <input type="text"/>  |                                      | <input type="text"/> |
| <b>Date of birth</b> | <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/> | <b>Postcode</b>                      | <input type="text"/> |
| <b>Phone number</b>  | <input type="text"/>  | <b>Country of Tax Residence*</b>     | <input type="text"/> |
|                      |   | <b>Tax Reference Number</b>          | <input type="text"/> |

\* Directors are only required to answer this question and provide Tax Reference Numbers where it has been confirmed that the entity is a Passive Non-Financial Foreign Entity.

For applicants with no tax residence, please call our Client Service Team to discuss.

|                      |   |                                      |                      |
|----------------------|---|--------------------------------------|----------------------|
| <b>Title</b>         | <input type="text"/>  | <b>Permanent residential address</b> | <input type="text"/> |
| <b>Surname</b>       | <input type="text"/>  |                                      | <input type="text"/> |
| <b>Forename(s)</b>   | <input type="text"/>  |                                      | <input type="text"/> |
| <b>Date of birth</b> | <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/> | <b>Postcode</b>                      | <input type="text"/> |
| <b>Phone number</b>  | <input type="text"/>  | <b>Country of Tax Residence*</b>     | <input type="text"/> |
|                      |   | <b>Tax Reference Number</b>          | <input type="text"/> |

\* Directors are only required to answer this question and provide Tax Reference Numbers where it has been confirmed that the entity is a Passive Non-Financial Foreign Entity.

For applicants with no tax residence, please call our Client Service Team to discuss.

## 1 Company details (continued)

### Shareholder(s)/member(s)

Please provide details of shareholder(s)/member(s) who hold 25% or more of any class of the company shares by themselves or in connection with others (if there are more than three shareholder(s)/member(s), please attach an additional sheet).

|   |   |                               |                      |
|---|---|-------------------------------|----------------------|
| Title                                   | <input type="text"/>  | Permanent residential address | <input type="text"/> |
| Surname                                 | <input type="text"/>  |                               | <input type="text"/> |
| Forename(s)                             | <input type="text"/>  |                               | <input type="text"/> |
| Date of birth                           | <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/> | Postcode                      | <input type="text"/> |
| % of shares held at date of application | <input type="text"/> %  | Country of Tax Residence*     | <input type="text"/> |
|   |   | Tax Reference Number          | <input type="text"/> |

\* Shareholder(s)/member(s) are only required to answer this question and provide National Insurance Numbers where it has been confirmed that the entity is a Non-Financial Foreign Entity.  
For applicants with no tax residence, please call our Client Services Team to discuss.

|   |   |                               |                      |
|---|---|-------------------------------|----------------------|
| Title                                   | <input type="text"/>  | Permanent residential address | <input type="text"/> |
| Surname                                 | <input type="text"/>  |                               | <input type="text"/> |
| Forename(s)                             | <input type="text"/>  |                               | <input type="text"/> |
| Date of birth                           | <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/> | Postcode                      | <input type="text"/> |
| % of shares held at date of application | <input type="text"/> %  | Country of Tax Residence*     | <input type="text"/> |
|   |   | Tax Reference Number          | <input type="text"/> |

\* Shareholder(s)/member(s) are only required to answer this question and provide National Insurance Numbers where it has been confirmed that the entity is a Non-Financial Foreign Entity.  
For applicants with no tax residence, please call our Client Services Team to discuss.

|   |   |                               |                      |
|---|---|-------------------------------|----------------------|
| Title                                   | <input type="text"/>  | Permanent residential address | <input type="text"/> |
| Surname                                 | <input type="text"/>  |                               | <input type="text"/> |
| Forename(s)                             | <input type="text"/>  |                               | <input type="text"/> |
| Date of birth                           | <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/> | Postcode                      | <input type="text"/> |
| % of shares held at date of application | <input type="text"/> %  | Country of Tax Residence*     | <input type="text"/> |
|   |   | Tax Reference Number          | <input type="text"/> |

\* Shareholder(s)/member(s) are only required to answer this question and provide National Insurance Numbers where it has been confirmed that the entity is a Non-Financial Foreign Entity.  
For applicants with no tax residence, please call our Client Services Team to discuss.

## 2 Is the Account to have a designation?

If you hold several Investment Dealing Accounts, it may be easier for you to differentiate each one of them by means of a designation. For example, if you are holding an Account for a specific purpose, you may identify the Account with a particular title, e.g. reserve investment or divisional balance sheet investment. Each Account held will incur a quarterly administration charge. Please see our Table of Charges for more details, which is available at [www.alliancetrustsavings.co.uk](http://www.alliancetrustsavings.co.uk)

Please state the designation (name)

### 3 May we disclose information to another third party?

#### (a) Authority to disclose

If you want us to disclose information about your Account by telephone, online or in writing to a third party, please give their details in this section. Any third party you authorise will be given a Personal ID and password to allow them online view only and telephone access to your Account.

Please note that this only allows us to disclose information. If you wish to also authorise this person to give investment instructions, please complete section 3(b).

|              |                      |                      |                      |
|--------------|----------------------|----------------------|----------------------|
| Surname      | <input type="text"/> | Address              | <input type="text"/> |
| Forename(s)  | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Phone number | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|              |                      | Postcode             | <input type="text"/> |

#### (b) Authority to accept investment instructions

Any third party you authorise to give investment instructions for your Account (e.g. purchase, sale or cash transfers within your Account) will be able to do this in writing, or use their Personal ID and password to allow them to do so online or by telephone.

Please note that this authority does not authorise them to make payments, subscriptions or contributions to your Account, give withdrawal instructions or change any personal details (e.g. address).

|   |                              |   |
|---|------------------------------|---|
| Do you want us to accept instructions from this third party on your behalf? (Please tick one box) | Yes <input type="checkbox"/> | No <input type="checkbox"/>   |
| If yes, the third party must sign the box below.  |                              |   |
| Signature   | <input type="text"/>         | Date  |
|   |                              | <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/> |

Please note that even if you authorise a financial adviser to give instructions on your behalf it's still necessary for you to complete and sign this form.

### 4 Payments to your Investment Dealing Account

You may pay into your Investment Dealing Account in any of the ways listed below.

If you have decided where you wish to invest, please complete your investment instructions in section 5. However, it is not compulsory to complete the investment instructions section in order to open your Account.

#### Lump sum payments by cheque

|   |                                |               |
|---|--------------------------------|---------------|
| Amount  | <input type="text" value="£"/> | (minimum £50) |
| Please make cheques payable to Alliance Trust Savings Limited |                                |               |

#### Regular payments by Direct Debit

|   |  |                                   |
|---|--|-----------------------------------|
| Amount  | <input type="text" value="£"/>   | (minimum £50)                     |
| Collect on this day of the month<br>(Tick one box only)   | 1st <input type="checkbox"/>   | 8th <input type="checkbox"/>      |
|   | 15th <input type="checkbox"/>  | 22nd <input type="checkbox"/>     |
|   |  | <input type="checkbox"/>          |
| Commencing in<br>(month/year)   | <input type="text" value="MM"/>  | <input type="text" value="YYYY"/> |
| Collection  | Direct Debits will be automatically collected on a monthly basis. <input type="checkbox"/> |                                   |
|   | If you wish Direct Debits to be collected quarterly, please tick.                          |                                   |
| You must also provide your bank details using the Direct Debit Instruction in section 9. Please tick this box to confirm you have done this.        |  |                                   |
| Please remember to allow at least 10 working days before the first collection is due to be paid to allow your bank time to set up the Direct Debit. |  |                                   |

#### Transferring In Investments

Provided an investment meets our eligibility criteria, you may be able to transfer it into your Account. If you wish to do this, you should complete a Request to Transfer in Investments form which you can download from the Forms & Documents section at [www.alliancetrustsavings.co.uk](http://www.alliancetrustsavings.co.uk) or by calling our Client Services Team on 01382 573737.

## 5 Investment instructions

If you would like you can give us your purchase and income instructions now. Please refer to the notes below this section.

If you have not yet decided which investments you would like to make, you may leave this section blank and your cash will be placed on deposit until we receive further instructions from you. If you wait until you have your Personal ID and password and make your Investment Instructions online, our online dealing fees will apply. If you complete the section below our offline dealing charges will apply. Please consult our Charges Guide at [www.alliancetrustsavings.co.uk](http://www.alliancetrustsavings.co.uk) for further details.

You will find information on available investments in the Forms & Documents section at [www.alliancetrustsavings.co.uk](http://www.alliancetrustsavings.co.uk) or by calling your Client Services Team on 01382 573737.

| Investment <sup>1</sup> |               | Payment amount <sup>2</sup> |                   | Income options <sup>3</sup> |               |
|-------------------------|---------------|-----------------------------|-------------------|-----------------------------|---------------|
| Name (inc.class)        | TIDM/MEX code | Lump sum (£)                | Direct Debits (%) | Name (inc.class)            | TIDM/MEX code |
|                         |               |                             |                   |                             |               |
|                         |               |                             |                   |                             |               |
|                         |               |                             |                   |                             |               |
|                         |               |                             |                   |                             |               |
|                         |               |                             |                   |                             |               |
|                         |               |                             |                   |                             |               |
|                         |               |                             |                   |                             |               |
| <b>Total</b>            |               | <b>£</b>                    | <b>%</b>          |                             |               |

Please ensure the amounts add up to the whole amount you entered in the section headed Payments to your Investment Dealing Account (section 4).

### Notes

#### 1 Investment

Enter the full name and class of each investment you wish to make. This is important as there may be different classes available.

Please also quote the TIDM/MEX code which you can find in the relevant investment choice list available within the Forms & Documents section at [www.alliancetrustsavings.co.uk](http://www.alliancetrustsavings.co.uk).

To allocate your cash to your Deposit Account or Online Dealing Account, enter 'deposit' or 'online'.

#### 2 Payment amount

**Lump Sum** - please enter the amount you wish to allocate to each investment.

**Direct Debits** - please indicate the percentage you wish to allocate to each investment and ensure they add up to 100%.

#### 3 Income options

Any income received from each investment will automatically be used to purchase more of the same investment when your Minimum Purchase Level (see below) is reached, unless you wish to:

- use it to purchase another investment – enter name and TIDM/MEX code
- direct it to your Deposit Account - enter 'deposit'
- direct it to your Online Dealing Account - enter 'online'
- have income paid to your bank account - enter 'cash' and complete section 6.

#### 4 How we will place your order

We will carry out your investment instructions once your Account is opened.

We may buy your investments for you along with other client instructions as part of the same deal. We will take all reasonable steps to ensure the purchase is dealt on the best terms generally available in the market for transactions of a similar size and nature at the time of execution, as described in our Order Handling Policy. This may work to your advantage or disadvantage.

### Minimum Purchase Levels

When cash in your Security Account reaches the Minimum Purchase Level we will automatically purchase more of the same investments for you. The default level is £100 but if you wish to select a different amount please tick below. The level you select will apply to all investments in your Investment Dealing Account. You can change the levels at any time by completing an Investment Dealing Account Instruction form.

£150       £300       £500

### Purchasing Funds

If you wish to invest in a fund (an OEIC, ETF or unit trust) you must confirm that you have read an up-to-date version of the Key Investor Information Document (KIID) for each fund in which you want to invest, as well as the Supplementary Information Document (SID) and in addition, confirm that you are not a US Person or applying on behalf of a US Person. Please tick both boxes below.

Copies of the fund KIIDs and SIDs can be found in the Investment Selector/Investment Information section of our website at [www.alliancetrustsavings.co.uk](http://www.alliancetrustsavings.co.uk) or are available from the fund provider directly.

I confirm that I have read the relevant KIID(s) and SID(s) for the fund(s) in which I wish to invest

and

I confirm that I am not a US Person or applying on behalf of a US Person.

## 6 Withdrawing Income

If you choose to have income paid to you in section 5 instead of being reinvested, please enter your bank or building society details below.

If you wish to use the same bank account details as your Direct Debit, please tick

Name and full postal address of your bank

  
  

Postcode

Name of account holder

Branch sort code

Bank account number

This must not be the Roll number or Collection Account number.

Please select your preferred payment frequency.

Please pay income to my bank (please tick)

Monthly

Quarterly

Half-yearly

Yearly

Commencing in (month)

## 7 Declaration by Alliance Trust Savings

### Data Protection and Privacy

We are committed to maintaining the personal information that you provide to us in accordance with the requirements of data protection/ data privacy legislation. Details of our Privacy Policy can be found at [www.alliancetrustsavings.co.uk](http://www.alliancetrustsavings.co.uk).

We will treat your information as private and confidential and your details, including dealings with us, will not be disclosed to anyone except where we or any third party acting on our behalf are legally compelled or permitted to do so or otherwise as agreed with you.

The information you provide on your application form (or afterwards) will be held and processed by us as data controller for the purposes of the Data Protection Act 1998.

We may hold and process your information for the administration of the service(s) for which you are currently applying or may apply for in the future, for the operation of your investment (including, for example, for registration and distribution purposes), for the purposes of preventing fraud and money laundering, carrying out statistical analysis, and the marketing of goods and services by us or other companies in the Alliance Trust group.

Your personal information may be passed to and used by companies within the Alliance Trust group and third parties including credit referencing, tax, regulatory and law enforcement agencies and our agents and sub-contractors who administer or process the information on our behalf. This may include the transfer of your information overseas to countries where different levels of data protection apply.

Alliance Trust group of companies may use your information to tell you about our products, services and offers and those of our partners that may interest you. This includes, but is not limited to, free or discounted trading, cashback incentives and other offers we may have from time to time. You can stop communications at any time by calling our client services team.

Do not send me updates:

By email

By post

I understand this means I will receive no information on offers or any other marketing incentives that may be of interest to me. I understand I will still receive service communications.

Please contact our Client Services Team for an up to date list of the current members of the Alliance Trust group or if you wish to stop receiving marketing material.

Where an authorised financial adviser acts on your behalf, we may disclose information concerning your investment to that financial adviser.

Other than as noted above, we will not provide any other third party with any information about you unless you have given your consent or unless we are required to do so by law. We will never sell, rent or trade your personal information to a company outside those described above without your permission.

You have the right to access the information we hold about you at any time to check whether it is accurate and up-to-date. Such access may be subject to the payment of a fee. Please contact our Compliance Officer for these purposes.

## 8 Declaration to Alliance Trust Savings and Signature

Note: Alliance Trust Savings Limited provides an execution only service and does not provide investment advice.

1. We have been given the opportunity to review the Charges Guide and Terms and Conditions ("Governing Documents") applicable to the Investment Dealing Account.
2. We apply for an Investment Dealing Account and confirm that we will be bound by the Governing Documents as they apply to our Investment Dealing Account.
3. We are the beneficial owner(s) of the Investment Dealing Account.  
or
3. We have named below the beneficial owner(s) of the Investment Dealing Account and confirm that they are over the age of 18 and are known to us and we undertake to make those named below aware that they may be subject to the same data protection and identity verification provisions as outlined in this Application Form:

|               |   |
|---------------|---|
| Surname       | <input type="text"/>  |
| Forename(s)   | <input type="text"/>  |
| Address       | <input type="text"/><br><input type="text"/><br><input type="text"/>                              |
| Postcode      | <input type="text"/>  |
| Date of birth | <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/> |

4. We confirm that:

- all payments made and to be made to our Investment Dealing Account are and will belong to us or be from a person authorised by us;
- the information given by us in this application is true and correct to the best of our knowledge and belief, and
- we will inform you without delay of any changes to the particulars given in this Application Form and any other changes which may affect our ability to hold an Investment Dealing Account.

5. We authorise you to:

- hold payments, investments, interest, dividends and any other rights or proceeds in respect of those investments, and any other cash under our Investment Dealing Account with you, subject to the Governing Documents;
- on our authenticated request, and subject to the Governing Documents, transfer or pay to us, as the case may be, investments, interest, dividends, rights or proceeds in respect of those investments, or any cash;
- create additional Accounts for us as appropriate for the delivery of Services or receiving payments using the details contained in this application, as updated by us as appropriate;
- if we do not already have a Personal ID and password, issue us with one on acceptance of this application so that we may use the Services that need our authentication; and
- act on instructions given under that Personal ID and password or replacement authentication for any of your Services that need prior authentication.

6. We consent to your processing of our personal information as described in section 9 above and in the Terms and Conditions and we understand and agree that you may transfer our personal information to third parties including, credit referencing, tax, regulatory and law enforcement agencies and agents and sub-contractors who administer or process the information on your behalf and that this may include the transfer of your information overseas to countries where different levels of data protection apply.

7. We confirm that, upon request, we will provide you or your agent with any further information reasonably required to verify our identity or required by you to comply with your obligations to any tax, regulatory or law enforcement agency.

8. We authorise you to transfer our information to other companies in the Alliance Trust group and to relevant third parties and agree that you or they may contact us by e-mail, telephone or post (where I/ we have given you these contact details) to inform us about your products, services and events and those of other companies in the Alliance Trust group. We understand that we can contact you at any time to request you not to contact me/us for these purposes.

9. We confirm that we have the requisite corporate powers to make this application and to perform our obligations in accordance with the Governing Documents and that the person(s) signing this Application Form have been duly authorised to do so.

**It is a serious offence to make any false statements and to do so can lead to prosecution.**

Please tick this box to acknowledge that you have read the FSCS Information Sheet including exclusions to the depositor protection scheme and kept it for future reference.

Signature (authorised person 1)

Date

Signature (authorised person 2)

Date



## Notes

### Tax Regulations

The term “tax regulations” refers to regulations created to enable automatic exchange of information and include FATCA, various Agreements to Improve International Tax Compliance entered into between the UK and its Crown Dependencies and its Overseas Territories.

### Specified Person

The term “Specified Person” is defined by reference to local laws in the country where an entity is established. In the UK, a “Specified United Kingdom Person” means a person or entity who is resident in the United Kingdom for tax purposes, other than:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a Related Entity of a corporation described in clause (i);
- (iii) a Depository Institution;
- (iv) a broker or dealer in securities, commodities, or derivative financial instruments (including notional principle contracts, futures, forwards, and options) that is registered as such under the laws of the United Kingdom;
- (v) a Governmental Entity;
- (vi) an International Organisation (examples of which include The International Monetary Fund, The World Bank, The International Bank for Reconstruction and Development and The European Community – for a full list please see the relevant guidance issued by HMRC, or the IRS);
- (vii) a Central Bank; or
- (viii) a pension scheme or other arrangement registered with HMRC under Part 4 of the Finance Act 2004.

Similar definitions apply to entities in the US (defined in the FATCA Regulations) and Crown Dependencies and Overseas Territories (as defined in the relevant Agreement to Improve International Tax Compliance with the UK).

### FATCA

The Foreign Account Tax Compliance provisions (commonly known as FATCA) contained in the US Hire Act 2010.

### Exempt Beneficial Owner

The term “Exempt Beneficial Owner” means

- (i) a Governmental Entity;
- (ii) an International Organisation (examples of which include The International Monetary Fund, The World Bank, The International Bank for Reconstruction and Development and The European Community – for a full list please see the relevant guidance issued by HMRC, or the IRS);
- (iii) a Central Bank; or
- (iv) a UK registered pension scheme, or non-UK pension scheme falling within the definition of Exempt Beneficial Owner for the purpose of FATCA.

### Financial Institution

The term “Financial Institution” means a Custodial Institution, a Depository Institution, an Investment Entity or a Specified Insurance Company as defined for the purposes of FATCA. The same definitions apply to the UK’s Agreements to Improve International Tax Compliance. Please see the relevant Tax Regulations for the classification definitions that apply to Financial Institutions.

### Active Non-Financial Foreign Entity (NFFE)

A NFFE is any entity that is not a Financial Institution.

An Active NFFE is any NFFE that meets one of the following criteria:

- (i) Less than 50 per cent of the NFFE’s gross income for the preceding calendar year or other appropriate reporting period is passive income (such as dividends, interest, royalties, annuities and rent) and less than 50 per cent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- (ii) The stock of the NFFE is regularly traded on an established securities market or the NFE is a Related Entity of an entity, the stock of which is traded on an established securities market;
- (iii) The NFFE is a government, a political subdivision of such government, or a public body performing a function of such government or a political subdivision thereof, or an entity wholly owned by one or more of the foregoing;

- (iv) Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution. However the entity will not qualify as an Active NFFE if it functions (or holds itself out to be) an investment fund, such as a Private Equity Fund, Venture Capital Fund, Leveraged Buyout Fund or any Investment Vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes. In these circumstances the entity will be a passive NFFE;
- (v) The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution; provided that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFFE;
- (vi) The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets, or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- (vii) The NFFE primarily engages in financing and hedging transactions with, or for Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or
- (viii) The entity is a Non-Profit Organisation.

### Passive Non-Financial Foreign Entity (NFFE)

A Passive NFFE is any NFFE that is not an Active NFFE.

### Controlling Persons

The term “Controlling Persons” means the natural persons who exercise control over an Entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term “Controlling Persons” must be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

### Non-Profit Organisation

The term “Non-Profit Organisation” means an entity that meets ALL of the following criteria:

- (i) It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
- (ii) It is exempt from income tax in its country of residence;
- (iii) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- (iv) The applicable laws of the entity’s country of residence or the entity’s formation documents do not permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the entity’s charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased; and
- (v) The applicable laws of the entity’s country of residence or the entity’s formation documents require that, upon the entity’s liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organisation, or escheat to the government of the entity’s country of residence or any political subdivision thereof.

### Related Entity

An entity is a Related Entity of another entity if either entity controls the other entity, or two entities are under common control. For this purpose control includes direct or indirect ownership of more than 50 per cent of the vote and value in an entity.

**Alliance Trust Savings**

PO Box 164, 8 West Marketgait, Dundee DD1 9YP **T** +44 (0)1382 573737 **F** +44 (0)1382 321183

**E** [contact@alliancetrust.co.uk](mailto:contact@alliancetrust.co.uk) [www.alliancetrustsavings.co.uk](http://www.alliancetrustsavings.co.uk)

Alliance Trust Savings Limited is a subsidiary of Alliance Trust PLC and is registered in Scotland No. SC 98767, registered office, PO Box 164, 8 West Marketgait, Dundee DD1 9YP; is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, firm reference number 116115. Alliance Trust Savings gives no financial or investment advice. Calls may be recorded for training and security purposes.

ATS IDA F 0015

## 9 Direct Debit Instruction

### Instruction to your bank or building society to pay by Direct Debit



Please fill in the whole form and return it to:  
Alliance Trust Savings Limited, PO Box 164, 8 West Marketgait, Dundee DD1 9YP

|   |                      |   |  |
|---|----------------------|---|--|
| Ref number<br>(Alliance Trust Savings use only)               | <input type="text"/> | Originator's ID number                  | <input type="text" value="8"/> <input type="text" value="0"/> <input type="text" value="7"/> <input type="text" value="3"/> <input type="text" value="4"/> <input type="text" value="1"/>  |
| Full name   | <input type="text"/> | Name(s) of account holder(s)            | <input type="text"/>   |
| Name and full postal address of your bank or building society | <input type="text"/> | Branch sort code                        | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>  |
| Postcode  | <input type="text"/> | Bank or building society account number | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

#### Direct Debit instruction

Please pay Alliance Trust Savings Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Alliance Trust Savings Limited and, if so, details will be passed on electronically to my bank/building society.

|              |                                |      |   |
|--------------|--------------------------------|------|---|
| Signature(s) | <input type="text" value="X"/> | Date | <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/> |
|              | <input type="text" value="X"/> | Date | <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/> |

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

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## Direct Debit guarantee

This guarantee should be detached and retained by the payer.



- This guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, Alliance Trust Savings will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Alliance Trust Savings or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time, by writing to your bank or building society. Please also send a copy of your letter to us.

