If you have any questions, please call our Client Services Team on
01382 573737

Alliance Trust Savings

First Steps Account

Application form

Alliance Trust Savings use only

Please complete in block capitals and black ink.
If you have any questions, please call our Client Services team on 01382 573737.

For Accounts in joint names, details can be provided in section 3 and all joint account holders must sign the form. Correspondence will be sent to the first named holder 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.

You must be over 18 years of age to open an Account.

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 dual tax residence). For a definition of 'US Person', please refer to the glossary section of our website at: www.alliancetrustsavings.co.uk.

1 Personal details

If you are already an Alliance Trust Savings client please provide your Client Reference Number

Title

Surname

Forename(s)

Permanent residential address

Postcode

Daytime phone number

Date of birth DD MM YYYY

Are you solely resident in the UK for tax purposes? Yes No

For applicants with no tax residence, please contact our Client Services Team to discuss.

National Insurance Number

Mother's maiden name
(for security purposes)

Postal address
(if different)

Postcode

Mobile phone

Email address

2 Details about the child

Surname

Forename(s)

Date of birth DD MM YYYY

If the Account is to be held in a Bare Trust for the child please tick the box

3 May we disclose information to a financial adviser/third party?

(a) Authority to disclose

If you want us to disclose information about your Account by telephone, online or in writing to a financial adviser/third party, please give their details in this section. Any financial adviser/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 also complete section 3(b).

Title		**Date of birth**	DD MM YYYY
Surname		**Forename(s)**	
Address			
Town/City		**Phone number**	
Country			
Postcode			

3 May we disclose information to a financial adviser/third party? (continued)

(b) Authority to accept investment instructions

Any financial adviser/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, by telephone or use their Personal ID and password to allow them to do so online.

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. change of address).

Do you want us to accept instructions from this financial adviser/third party on your behalf? (Please tick one box only) Yes ☐ No ☐

If yes, the financial adviser/third party must sign the box below.

Signature	✗	**Date**	DD MM YYYY

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

3 Joint account holder details

Joint account holder 2

Name

Address

Postcode

Date of birth DD MM YYYY

Are you solely resident in the UK for tax purposes? Yes No

For applicants with no tax residence, please contact our Client Services Team to discuss.

National Insurance Number

Joint account holder 3

Name

Address

Postcode

Date of birth DD MM YYYY

Are you solely resident in the UK for tax purposes? Yes No

For applicants with no tax residence, please contact our Client Services Team to discuss.

National Insurance Number

Joint account holder 4

Name

Address

Postcode

Date of birth DD MM YYYY

Are you solely resident in the UK for tax purposes? Yes No

For applicants with no tax residence, please contact our Client Services Team to discuss.

National Insurance Number

4 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 First Steps Account. You can change the levels at any time by completing a First Steps Account Instruction form.

£150 £300 £500

5 Payments to your First Steps Account by cheque

You may pay into your First Steps Account by cheque.

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

Lump sum payments by cheque

Amount £ ______ **(minimum £50)**

Please make cheques payable to Alliance Trust Savings Limited

Investment instructions

If you wish 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. Please note if you fail to pay charges related to your Account we reserve the right to disinvest assets in order to pay any outstanding charges.

You will find information on available investments at www.alliancetrustsavings.co.uk or by calling our Client Services Team on 01382 573737 to request a list of available investments.

Please note 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 for further details.

Investment [1]		**Payment amount** [2]	**Income options** [3]	
Name (inc.class)	TIDM/MEX code	Lump sum cheque (£)	Name (inc.class)	TDIM/MEX code
	Total	**£**		

Please ensure the amounts add up to the whole amount you have entered in section 5.

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 at 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.

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 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 that 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.

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 www.alliancetrustsavings.co.uk or by calling our Client Services Team on 01382 573737.

6 Payments to your First Steps Account by Direct Debit

Regular payments by Direct Debit

Amount £ **(minimum £50)**

Collect on this day of the month
(Tick one box only)

1st ☐ 8th ☐
15th ☐ 22nd ☐

Commencing in
(month/year)

MM YYYY

Collection

Direct Debits will be automatically collected on a monthly basis. If you wish Direct Debits to be collected quarterly, please tick. ☐

You must also provide your bank details using the Direct Debit Instruction at the back of this form in section 10. 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.

Investment instructions

If you wish you can give us your purchase and income instructions now. Please refer to the notes overleaf.

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. Please note if you fail to pay charges related to your Account we reserve the right to disinvest assets in order to pay any outstanding charges.

You will find information on available investments at www.alliancetrustsavings.co.uk or by calling our Client Services Team on 01382 573737 to request a list of available investments.

Please note 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 for further details.

Investment [1]		**Payment amount** [2]	**Income options** [3]	
Name (inc.class)	TIDM/MEX code	Direct Debit (%)	Name (inc.class)	TIDM/MEX code
	Total	%		

Please ensure the amounts add up to the whole amount you have entered in section 6.

6 Investment instructions (continued)

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 at www.alliancetrustsavings.co.uk.

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

2 Payment amount

Direct Debit - please enter the amount you wish to allocate to each investment.

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 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 that 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.

7 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 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.** ☐

8 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.

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.

9 Application and Declaration to Alliance Trust Savings and Signature

Note: Alliance Trust Savings Limited is unable to assess or provide advice on the suitability of this product for you or your individual circumstances, and therefore you will not benefit from the investor protections under the FCA rules on assessing suitability. If you have any questions about the suitability of this investment for you and would like to benefit from the additional protections provided under the FCA's rules on suitability, then please contact an authorised financial adviser.

1. I/we have been given the opportunity to review the Charges Guide and Terms and Conditions ("Governing Documents") applicable to the Investment Dealing Account.
2. I/we apply for an Investment Dealing Account and confirm that I/we will be bound by the Governing Documents as they apply to my/our Investment Dealing Account.
3. I am/we are over the age of 18 and I am/we are the beneficial owner(s) of the Investment Dealing Account.

or

3. I/we have named below the beneficial owner(s) of this investment and confirm that they are over the age of 18 and are known to me/us and I/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

Forename(s)

Address

Postcode

Date of birth DD MM YYYY

4. I/we confirm that:

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

5. I/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 my/ our Investment Dealing Account with you, subject to the Governing Documents;
- on my/our authenticated request, and subject to the Governing Documents, transfer or pay to me/us, as the case may be, investments, interest, dividends, rights or proceeds in respect of those investments, or any cash;
- create additional Accounts for me/us as appropriate for the delivery of Services or receiving payments using the details contained in this application, as updated by me/us as appropriate;
- if I/we do not already have a Personal ID and password, issue me/us with one on acceptance of this application so that I/we may use the Services that need my/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. I/We consent to your processing of my/our personal information as described in section 8 above and in the Terms and Conditions and I/we understand and agree that you may transfer my/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. I/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. I/We authorise you to transfer my/our information to other companies in the Alliance Trust group and to relevant third parties and agree that you or they may contact me/us by e-mail, telephone or post (where I/we have given you these contact details) to inform me/us about your products, services and events and those of other companies in the Alliance Trust group. I/We understand that I/we can contact you at any time to request you not to contact me/us for these purposes.
9. (where applicable) I/we have received information regarding the cost of advice provided from a financial adviser.

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 ✗ **Date** DD MM YYYY

Signature ✗ **Date** DD MM YYYY

Signature ✗ **Date** DD MM YYYY

Signature ✗ **Date** DD MM YYYY

10 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 (Alliance Trust Savings use only)		**Originator's ID number**	8 0 7 3 4 1
Full name		**Name(s) of account holder(s)**	
Name and full postal address of your bank or building society		**Branch sort code**	
		Bank or building society account number	
Postcode			

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)	✗	**Date**	DD MM YYYY
	✗	**Date**	DD MM YYYY

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

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 **www.alliancetrustsavings.co.uk**

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.

Alliance Trust Savings
PO Box 164, 8 West Marketgait, Dundee DD1 9YP **T** +44 (0)1382 321000 **F** +44 (0)1382 321183
E contact@alliancetrust.co.uk **www.alliancetrustsavings.co.uk**