

# PILLING & Co

## STOCKBROKERS LTD

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### Stocks and Shares Junior Individual Savings Account (JISA)

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STOCKBROKERS  
SINCE 1893

# PILLING & CO STOCKBROKERS LTD

Pilling & Co is proud to have offered skilled Stockbroking and Portfolio Management Services for over three centuries. Our head office is named after our founder, Henry Pilling, who launched the firm in 1893. We offer a professional and friendly service to clients from around the world and have also forged excellent working relationships with many Solicitors, Accountants and IFA's.

We pioneered Personal Equity Plans (PEPs) and their replacement Individual Savings Accounts (ISAs), and defined the development of this special market nationally. Our expertise in ISAs also covers "self-invested" Personal Pensions (SIPPs) of which many clients have already taken full advantage. In recent years we have added Child Trust Funds (CTFs) to the menu and more recently JISAs giving you the investment vehicles you need to look after all the family. However, we do not just give you sound information to enable you to choose your own investments, all administered by us, we also specialise in Investment Management and Discretionary Management services.



*HENRY PILLING HOUSE  
BOOTH STREET, MANCHESTER M2 4AF*

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Our aim is to help you achieve your investment goals with the minimum of fuss. This is why we offer an unrivalled telephone service where calls to Pilling & Co go directly to experienced staff.

The main number **0161 832 6581** is answered by qualified stockbrokers who have immediate access to the markets and can normally deal for you instantly. We also have a direct line **0161 819 4850** to our administration department to save you annoying call transfers. This makes your phone call shorter and means your needs are dealt with more efficiently.

We find this the best way of giving you an efficient service, particularly in busy periods when rapid market movements mean a surge of calls. In volatile market conditions the ability to trade instantly is critical, which gives Pilling clients a major advantage. We pride ourselves on our ability to answer promptly, even in very busy periods.

# INTRODUCTORY GUIDE AND APPLICATION FORMS

(Forming part our General Terms and Conditions for Plan Investors)

## Pilling & Co JISAs Key features include:-

- **low administration fee**
- **minimum commission only £10**
- **optional Dividend Re-Investment Plan “DRIP”**
- **statements and valuations on-line**
- **free transfers from other managers\***
- **execution only plans with maximum flexibility**
- **managed option also available**
- **quarterly ISA & PEPTalk with investment guidance**

\*ask us about a contribution towards your current managers exit fees

## Your Questions Answered

### **Q. What are JISAs?**

**A.** Junior Individual Savings Accounts (JISAs) are tax efficient savings schemes in two separate components, Stocks and Shares (SAS) and Cash Account. We offer a Stocks and Shares JISA that also allows you to hold cash as part of your investment strategy. Investments in a JISA are free of capital gains tax.

### **Q. Who is eligible to open a Stocks and Shares JISA?**

**A.** Anyone under the age of 18 who does not have a Child Trust Fund (CTF) and are resident in the UK for tax, or are Crown employees and spouse serving overseas.

### **Q. If a CTF has already been opened can it be transferred to a JISA?**

**A.** Yes. However, features in a CTF such as minimum subscriptions and annual charge cap of 1.5% may not be included in the JISA. Please see the transfer form at the back of this brochure to transfer a CTF to a JISA.

### **Q. What type of JISA can be opened with Pilling & Co?**

**A.** You can open a “execution only” stocks & shares JISA or “managed” stocks & shares JISA.

**Q. Who chooses the Investments?**

**A.** If you have selected our execution only option, you do. We try to make sure the investments you choose for your JISAs are allowed. However, we do not accept any tax consequences and/or liabilities of any kind should we later find that, whatever the reason, you have chosen non-qualifying or unsuitable investments. If you select the Managed option we choose the investments under a discretionary management agreement. (please see details of this on page 8).

**Q. What are the tax benefits?**

**A.** You pay **no capital gains tax** on investments in the JISA. Any dividend income received is also free from further tax and the income from the child does not count towards the parents income.

**Q. How much can be invested in an JISA each year?**

**A.** You can subscribe up to **£9,000** into JISAs in the current tax year. This whole amount can go into either a Stocks and Shares (SAS) JISA or a Cash JISA, or you can split the annual subscription between the two types of JISA, providing you do not exceed the limit. Only one SAS JISA and one Cash account JISA can be subscribed to in any given tax year and only one SAS and one Cash JISA can be held by a child throughout childhood, as such you can only contribute to a Pilling SAS JISA if you do not hold another SAS JISA with another provider. You can use different providers for the two components.

**Q. How can these contributions be made?**

**A.** Contributions can be made by cheque, bank transfer or direct debit. You can contribute a lump sum or by monthly instalments. The minimum payment is £10 although investing this amount each month in an Execution Only JISA is not cost effective due to commission charges. If you choose to open an Execution Only JISA you should consider building up a larger cash balance before investing.

**Q. What can be bought in a Pilling “execution only” JISA?**

**A.** You can buy Qualifying shares officially listed on any recognised exchange. AiM shares, qualifying Investment Trusts, Unit Trusts, Open Ended Investment Companies and UCITS are allowed. You can also buy Gilts, Permanent Interest Bearing Shares (PIBS), Bonds, Convertibles and Preference shares. Extra charges may apply to some overseas stocks so you should check with us before dealing.

**Q. What's excluded from JISAs?**

**A.** Shares on the Aquis quoted market, Options, Futures, Nil-Paid Shares and Warrants and shares in unquoted companies are **excluded**.

**Q. Can the investments be bought and sold within the JISA?**

**A.** Yes. If you select the execution only option, you can trade as often as you wish, simply ring our team of dealers who will be pleased to assist you on **0161 832 6581**.

**Q. How do you confirm deals?**

**A.** If you are registered for Client Web Access (CWA), an email is sent to you informing you that a contract note is on your CWA account for you to view. Alternatively, a contract note is posted to you for every deal showing price, commission etc. If you do not have a contract note, or the contract you have received is incorrect please tell us without delay and at least

within **2 business days**. Regardless of cause, we can accept no financial liability for missing or incorrect contract notes unless brought to our attention within **10 business days** of the original deal(s).

**Q. Can other JISAs be transferred to Pilling?**

**A.** Yes, we make **no charge to receive** JISAs from other managers. You should check if your manager makes a transfer penalty. You may transfer all of your existing SAS JISA or all/part of a Cash JISA to us. (see JISA Transfer form).

**Q. Can shares already owned be transferred into the JISA?**

**A.** Yes. We have to sell the shares and then buy them back into the JISA. This is known as a "Bed and JISA." Before we can do this we need to be in receipt of your shares which can be supplied to us as either share certificates and signed CREST transfers or via electronic transfer. You may also buy different shares in the JISA from those you sell. NB. These transactions will be deemed a gift to the child and cannot be later taken back (see the "Charges Section" on page 10).

**Q. "Bed & JISA" - any special costs?**

**A.** As "arm's length" deals, you pay the **market-maker's "turn"** - ie the spread between the selling and buying prices goes to the market-maker. (We can often reduce this for you). You also pay 0.5% Government stamp duty on most purchases.

If the same holding is sold and then bought straight away in your JISA, you only pay commission on one of the trades. If you do not buy the same stock in the plan as the stock you are selling, then you also pay a nominal charge of **£10 per sale**.

Please note that Bed & ISAs are traded extended settlement of T+5 (trade date plus 5 days) rather than the standard T+2. This is because the stock is registered in your own name and must be delivered to allow the sales time to settle to pay for the purchases you are making. If the stock you are selling is already registered in our nominee then standard T+2 will apply.

**Q. Do you pay interest on cash?**

**A.** Yes. Quarterly, we pay gross interest on your cash on a tiered system at rates fixed by Pilling & Co. Your cash is always held in accounts segregated from our own, and only in banks which are authorised and regulated by the FCA. We pay interest to your account after a variable administrative deduction. Our current rates are always available on request or can be viewed on our website [www.pilling.co.uk](http://www.pilling.co.uk). Amounts of less than £1 are not credited.

**Q. How are dividends dealt with?**

**A.** Dividends are credited to your account. If there is any tax due from interest payments from gilts for example, we will reclaim this from HMRC and add this to your account. Dividend income cannot be withdrawn from the JISA and paid to you. Dividends paid by cheque in foreign currencies are subject to a minimum cheque value of £100 applied by the processing bank. Foreign cheques over £100 are subject to a £28 bank fee.

**Q. Can the dividends be re-invested?**

**A.** Yes. With the Pilling Dividend Re-investment Plan ("DRIP"), where possible all your net dividends are re-invested upon receipt back into the shares of the company paying the dividend. Our commission is only 0.5% (with **no** minimum). Simply elect on the application form for the "DRIP" scheme.

**Q. Can income be paid out of the JISA?**

**A.** No. Not until the JISA becomes an ISA when the holder turns 18.

**Q. Can withdrawals be made from the JISA?**

**A.** No. As above, not until the JISA becomes an ISA when the holder turns 18.

**Q. How are the investments registered?**

**A.** Through CREST, where available, in our nominee “St Anns Square Nominees Limited” (SASNL). **You are always the beneficial owner of the investments.** They are never part of Pilling & Co’s assets nor, indeed, of the nominee company’s assets. There may be occasions when identical stocks are pooled together within Crest, or at another custodians, as one block under the title of SASNL. These cannot then be attributable to any individual client and ownership will be evidenced by an electronic bookkeeping entry at Pilling & Co instead of a physical certificate. In these circumstances you are warned, that in the unlikely event of an unreconcilable shortfall after the failure of a custodian, clients may share in that shortfall in proportion to their original share of the assets in the pool.

**Q. Are the investments secure?**

**A.** Yes. Pilling & Co **accepts absolute responsibility** for St Anns Square Nominees Limited. Your investments are not only protected under the Financial Services Compensation Scheme (FSCS), but, with the security of Pilling clients in mind, we also maintain additional professional financial risks insurance to cover the changing level of turnover in our business. If your investments must be held by a third party, we will use our best endeavours to make sure that only recognised and well-respected financial institutions are used. There may be further risk with non UK based custodians because of different settlement, legal and regulatory requirements. In some cases dividend payments may be briefly held in a custodians overseas bank before payment is made to Pilling & Co. However, we do not accept responsibility for such third party safe custody obligations.

**Q. How do you deal with “Corporate Actions?”**

**A.** We write to tell you of any action effecting your investments including conversion and subscription rights, takeovers and similar offers. We process any capital reorganisations, demergers etc. On the rare occasion we are not notified by the company, its registrar, CREST or our third party data provider of a Corporate Action (or are not provided with sufficient information in a timely manner) and as a result are unable to pass on the details to you, we will not be liable to you for any loss suffered.

You may only take up rights issues and open offers in a JISA if you have cash in the plan, or can add new cash to a JISA. If you do not have enough cash, then the funds must be raised **inside** the plan. Where investments are pooled, entitlements are allocated on a “pro rata” basis and are rounded down to the nearest whole unit.

**You must give your clear instructions** direct to the Pilling ISA Department or by email to **caisa@pilling.co.uk** by the requested date, or we can accept no responsibility whatsoever for any resulting losses or liabilities.

**Q. Can the JISA be borrowed against?**

**A.** No. You must always remain the beneficial owner of your ISA investments. They may not be used as security for a loan.

**Q. When are valuations and statements produced?**

**A.** In January, April, July and October each year, we provide you with a statement and valuation on "Client Web Access" (CWA). You will be able to view your valuations on line as often as you wish once you have registered to do so. If you are not registered for CWA, simply email your account numbers to us at [client.data@pilling.co.uk](mailto:client.data@pilling.co.uk) and we will send you instructions and a password. These are also available in paper form by request.

**Q. How is the CWA facility opened?**

**A.** Simply send an email detailing the account name and number to [client.data@pilling.co.uk](mailto:client.data@pilling.co.uk) requesting to join CWA. You will be issued an exclusive login and password.

**Q. Can you send Company Reports and Accounts?**

**A.** Yes. We can arrange this but, to keep down costs, we suggest you get these from the Company Registrars direct. They are also usually available on the company websites.

**Q. Does the JISA have the same rights as an ordinary shareholder?**

**A.** Yes. By negotiation, for UK assets we can arrange for you to attend company meetings, to vote and to receive any other relevant information that is sent to share or unitholders direct.

The European Securities and Markets Authority (ESMA) introduced a new directive for Shareholder Rights under which Pilling & Co is required to notify you in relation to forthcoming General Meetings on your European assets (excluding assets based in the United Kingdom). If we were to implement the directive, it would drive up costs resulting in significant administration fees being passed onto you.

Therefore we have decided to opt out of the requirement. As we will not be offering this service, if you do not wish to opt out and wish to receive future General Meeting notifications and/or vote on your European asset(s), you will have to transfer the respective holding(s) to a provider who offers proxy voting services.

**Q. Can the JISA be "voided"?**

**A.** Yes. We regret that if your plan fails the provisions of the JISA Regulations, it may have to be cancelled ("voided") and we will tell you as soon as possible. However, this is a rare occurrence and we make every effort to ensure this does not happen.

**Q. Does Pilling administer its own JISAs?**

**A.** Yes. All our JISAs are administered "in-house" by our own staff and we never delegate our JISA role to a third party.

**Q. Can I transfer my Pilling JISA to another provider?**

**A. Yes,** upon receipt of your new JISA providers signed transfer form we will transfer either a Managed or Execution Only JISA to the new manager of your choice. However, we will only transfer a Managed JISA in the form of cash so the investment(s) will have to be sold (see Charges).

**Q. Can the investments be sold without my permission?**

**A.** We reserve the right to sell or realise any investment which we are holding (or entitled to receive) on your behalf in order to meet any liabilities you may have incurred to us. Our right

to sell any such investment will arise immediately upon default by you in making payment of any amount due to us and in that event we are entitled to sell or dispose of all or any part of such investment (whether these be investments in respect of which the default arises or any other investments for the time being held by us or which we are entitled to receive on your behalf) after expiry of any statutory notice period.

We shall not be liable to you in respect of any loss arising nor in respect of any choice made by us in selecting the investments to be sold. We will apply the proceeds of sale (net of costs) in or towards discharge of your liabilities to us and will account to you for the balance. In the event that such proceeds are insufficient to cover the whole of your liabilities to us, you remain liable for the balance.

We shall be entitled, without further reference to you, to buy any investment in the market to close any short position created by you and then, *subject to any statutory notice period*, sell or dispose of any other investments held by us or which we are entitled to receive on your behalf to satisfy in whole or in part the sums due on settlement of any such purchase and its associated costs. We shall not be responsible for advising you about the investment merits of any transactions effected by us pursuant to this section which in all cases will be treated as *execution only* deals.

**Q. What happens when the holder is 18?**

**A.** On their 18th birthday the child can access the savings and make withdrawals from the (former) JISA. Any savings in the account that are not immediately withdrawn will automatically be transferred to an adult ISA with us and the same tax advantages will apply.

## Managed JISA—Discretionary

**Q. Do you only offer Managed JISAs on a discretionary basis?**

**A.** Yes, however, if you wish to make your own investment decisions we also offer an execution only JISA.

**Q. How will you invest the money for a Managed JISA ?**

**A.** Pilling & Co invest monies via a discretionary management facility. That is to say we decide on your behalf how to invest JISA money to provide a suitable risk and reward solution. We provide details below to explain the nature of this investment and background performance.

As JISAs are a replacement for CTFs, in choosing our risk/reward profile we have taken into account the guidelines set out by the government in its information to stakeholder CTF providers. This means that investment can be made into equities, both in the UK and overseas, as well as proportions of cash and bonds, both corporate and government-issued, within a single priced fund. Pilling & Co's investment managers will decide how this investment process is to be styled, whether it be via a single fund or multiple funds. Pilling's Investment Managers are currently allocating 100% of JISA monies to the Baillie Gifford Managed Fund.

Further details of the fund can be found at: -[www.bailliegifford.com](http://www.bailliegifford.com)



# Charges

## Execution Only JISA

### Q. What are the annual costs of an execution only JISA?

A. The six monthly custody fee for your Pilling JISA is just 0.25% of the value with a **minimum of £12.50 and a maximum of £45.00** for clients registered to use our on-line portal Client Web Access (CWA). For clients who request postal documents the **minimum fee is £15.00 and a maximum of £50.00**.

### Q. What are the standard dealing charges for an execution only JISA?

A. With a minimum of **only £10**, our commission per deal is **1.65%** of the first £10,000 value and 0.5% thereafter on any excess. We must charge you Government stamp duty at 0.5% of the value when buying UK shares, preference stocks and convertibles.

### Q. Are there any extra charges on overseas securities?

A. Whenever possible we trade and hold overseas securities through Crest and although the costs are higher than UK securities, Pilling & Co absorb the fees.

If you choose an investment which has to be traded and held with an overseas custodian, the cost incurred will be passed on to you. Please enquire at time of dealing for applicable additional charges.

Due to the reporting requirements of the IRS, US domiciled securities\* will attract an additional annual custody fee of £12.50 per security (capped at £100 pa) and will be charged six monthly in arrears. A US Compliance Charge of £5 will be applied on all purchases of US domiciled securities\* (excluding DRIP trades).

\* US domiciled securities exclude Global Depository/shares and American Depository receipts/shares.

## Managed JISA

### Q. What are the annual costs of a Managed JISA?

A. The annual cost for the Managed JISA is approximately 1.5% of the value per annum. Part of this is charged within the fund the JISA is invested in and the other part will be charged by us and will appear on your Pilling statement.

### Q. What are the dealing charges for a Managed JISA?

A. Our commission per deal is 1.65% of the first £10,000 value and 0.5% thereafter on any excess.

## CHARGES AT A GLANCE COMMISSIONS & CHARGES

### Execution Only JISA

Dealing commission per deal, UK Equities, Preference Shares, Convertibles, Investment Trusts, Overseas Transactions, UK Gilts, Debentures, Loan Stocks and Unit Trusts/OEICS.

Minimum	£10
1.65% on the first	£10,000
0.50% on the next	£90,000
0.40% on the excess over	£100,000

UK purchases add 0.5% Stamp Duty (does not apply to Stakeholder JISA)

Although most overseas transactions can be accommodated within these rates, please enquire at time of dealing as additional charges may be applicable.

A US Compliance Charge of £5 will be applied on all purchases of US domiciled securities\* (excluding DRIP trades).

### Dividend Reinvestment Plan (DRIP Scheme)

0.5% (no minimum) plus UK purchases add 0.5% Stamp Duty

### Annual Cost

The six monthly custody fee for your Pilling JISA is just 0.25% of the value with a **minimum of £12.50 and a maximum of £45.00** for clients registered to use our on-line portal Client Web Access (CWA). For clients who request postal documents the **minimum fee is £15.00 and a maximum of £50.00**.

US domiciled securities\* will attract an additional annual custody fee of £12.50 per security (capped at £100 pa) and will be charged six monthly in arrears.

\* US domiciled securities exclude Global Depository/shares and American Depository receipts/shares.

### Managed JISA

Dealing commission is the same as for Execution Only JISA (above) except there is no minimum commission charge.

### Annual Cost

The annual fee is 1.5% of the fund value. (0.38% charged by the fund manager and 1.12% charged by Pilling & Co)

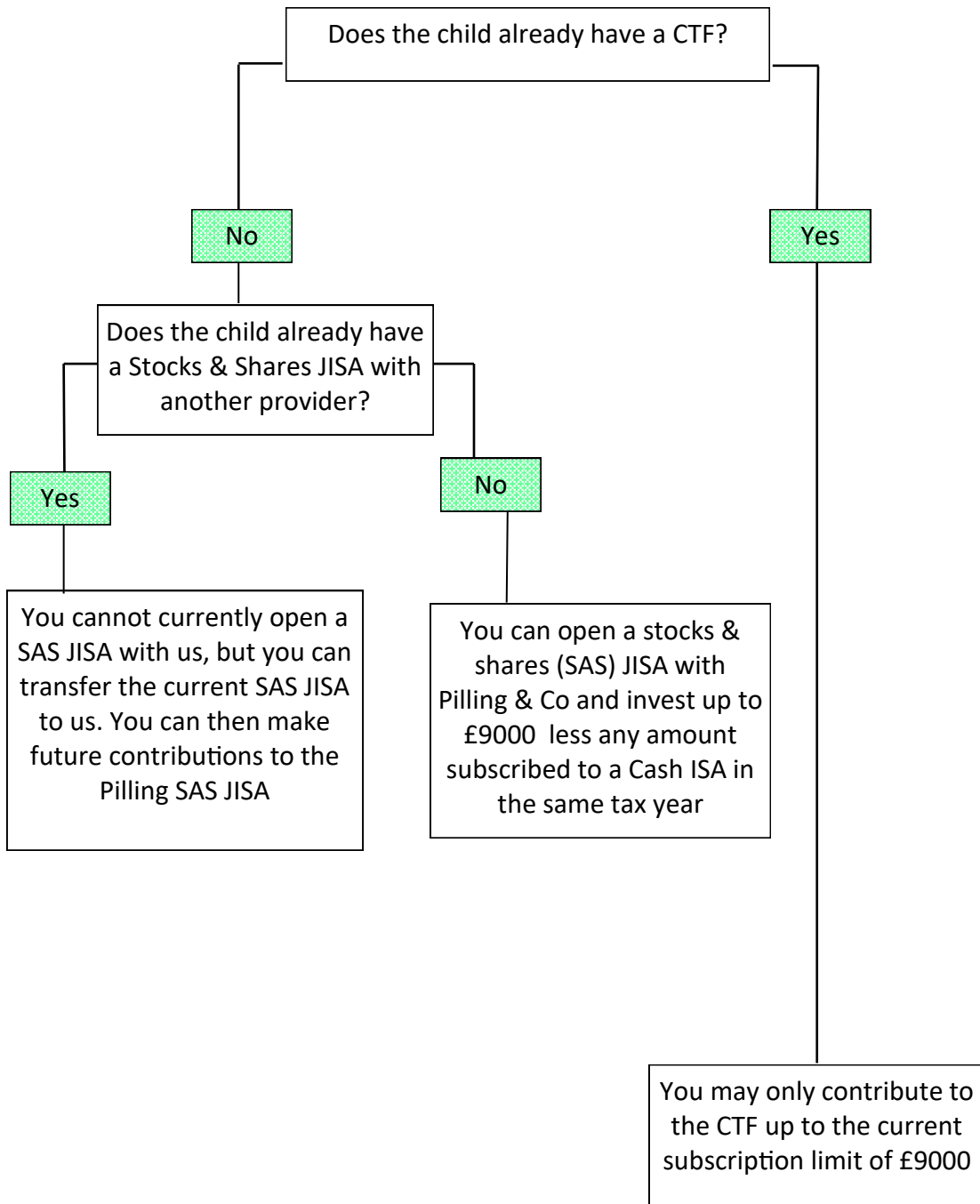
### For both Execution only & Managed JISA

Bed & JISA Charges - Only charged on one of the trades (sale or purchase) charged at rates above. For sales of a different security to that repurchased we make a flat £10 charge.

### JISA Administration Charges

Transfer in JISA	Free
Transfer out JISA	£24 per security
Transfer JISA to Pilling ISA at age 18	Free
Rights issues, takeovers, open offers	Free
Quarterly statement & valuation	Free
Probate/Certified Valuations (Nominees)	£12.50 plus VAT per stock (min £37.50)
Probate/Certified Valuations (own name)	£20 plus VAT per stock (min £60)
Returned cheques	£20 plus VAT
Safe Custody of Foreign Stocks	£tba enquire at time of deal
Individual CREST account	£500 plus VAT per annum

# Can you open an JISA this tax year?



## WHAT TO DO NEXT

To open a JISA account with Pilling & Co, simply complete the relevant form which is enclosed. Please ensure that you complete all sections of the form to enable us to process your application as swiftly as possible.

To open a JISA, please send the Application Form (ensuring you have selected either the execution only or managed option) with either a cheque payable to Pilling & Co or share certificates with signed transfers (available on request or by download from our website). If you wish us to contact you before dealing please indicate this with your application and our dealing department will be happy to call you and discuss your requirements.

Feel free to call us with any questions you may have on **0161 832 6581** between 8.00am and 5.15pm on any business day when there is always somebody here to help you.

## ENCLOSURES

Enclosed are the following documents which you may need. Photocopies of all these forms are acceptable providing that all copies contain an original signature. Additional copies are also available from our website [www.pilling.co.uk](http://www.pilling.co.uk) or by request by phoning **0161 819 4850**.

- **JISA Application Form**
- **JISA Transfer Form**
- **CTF to JISA Transfer Form**

## IMPORTANT NOTICE PLEASE READ CAREFULLY

Pilling & Co Stockbrokers Ltd is registered in England and Wales No. 9220456 and is authorised and regulated by the Financial Conduct Authority (FCA) No. 652114 and are members of the London Stock Exchange.

A leaflet detailing our own internal Complaints Handling Procedure is available on request together with booklets describing the operation of the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS) and how to get in touch with them.

Information in this brochure is for guidance only. It is not a recommendation for JISAs or any other product or to join the Pilling Investment Management or Discretionary Service without proper consideration of your personal financial circumstances and investment needs. Whilst every effort is made to ensure accuracy, we cannot be held liable for any errors or omissions in this brochure. The past is not a guide to future performance, and the tax treatment of investments depends on individual circumstances and is subject to statutory change. Since the value of investments and the income they produce can go down as well as up, you may not always get back the full amount originally invested.

# Pilling & Co Stocks & Shares Junior ISA Application

I wish to open an Execution Only JISA

or

a Managed JISA

Title  First Names (in full)

Surname

Permanent Residential Address

Postcode

Date of Birth  NINO

Tel:- Daytime  Mobile

E-Mail

You must supply an email address to receive your statements, valuations, contracts and newsletters on-line. Instructions will be sent to this email address on how to set up your Client Web Access (CWA). If you do not have access to a computer or an email address, paper versions are available by ticking this box.

## I apply to open a Junior ISA (JISA) for :-

Child's title  Child's First Names

Child's Surname

Permanent Residential Address (if different to above)

Postcode

Child's Date of Birth  Child's NINO (if applicable)

## I wish to open a Pilling & Co Stocks and Shares JISA and subscribe as follows:

I enclose a cheque payable to Pilling & Co for £   
**I understand I may invest up to £9000 including dealing costs**

I have/will make a bank transfer of £  into HSBC bank,  
**Sort Code 40-05-30, a/c Number 83692450** quoting my Pilling a/c number as the reference

PLEASE NOTE :- For us to accept instructions on this account from someone other than the registered contact (eg. Spouse, partner etc.) please enclose a signed letter of authority with this form.

# JISA APPLICATION FORM

I DECLARE THAT :-

- I am 16 years of age or over.
- I am the child/ I have parental responsibility for that child. **(delete as appropriate)**
- I/ the child does not have a Child Trust Fund (CTF) Account.
- I will be the registered contact for the JISA.
- The child is resident in the UK, or is a UK Crown servant, a dependant of a UK Crown servant or is married to/in a civil relationship with a UK Crown servant.
- I have not subscribed and will not subscribe to another JISA of this type for this child.
- I am not aware that this child has another JISA of this type.
- I am not aware of other subscriptions that will result in this child exceeding the annual limit
- I will not knowingly make subscriptions to JISAs for this child that will result in the subscription limit being exceeded.
- I authorise Pilling & Co Stockbrokers Ltd to hold the child's subscriptions, JISA investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and to make on the child's behalf any claims to relief from tax in respect of JISA investments.
- I agree to JISA and Pilling & Co Stockbrokers Ltd's Terms & Conditions and confirm that to the best of my belief the information on this form is true.
- I understand that on my 18th birthday, without reference to the child/me, the JISA will automatically become an ISA and will attract the charges associated with a Pilling ISA.

SIGNED

DATE

**Please note:-** If you have selected our Managed JISA the funds will automatically be invested. However, if you have selected our Execution Only JISA, you need to complete the following:-

## For Execution Only JISAs only

Dividends (please tick)

I wish to elect for the "DRIP" scheme  (please see details in the brochure)

To invest the JISA straight away in investments of your choice, please write below your investment choice(s) and the amount(s) to be put into each security (or only one if you prefer).

Name of Security	No of Shares	Invest £ ? Cash

Please return this form to: - Pilling & Co Stockbrokers Ltd. Henry Pilling House,  
29 Booth Street, Manchester. M2 4AF

# Pilling & Co Stocks & Shares Junior ISA

# Transfer Form

I wish to transfer to an Execution Only JISA

or

a Managed JISA

Title  First Names (in full)

Surname

Permanent Residential Address   
Postcode

Tel:- Daytime  Mobile

E-Mail

Date of Birth  NINO

## I apply to transfer a Junior ISA (JISA) for :-

Child's title  First Names

Child's Surname

Permanent Residential Address (if different to above)   
Postcode

Child's Date of Birth  Child's NINO (if applicable)

## Current JISA providers details: -

Name   
Address

**(tick one box only)**

Please transfer the above Cash JISA in full or £  as a partial transfer to Pilling & Co **OR**

Please transfer the above Stocks & shares JISA immediately in its current form to Pilling & Co **OR**

Please liquidate the above JISA immediately and transfer the cash to Pilling & Co  
 Please deduct any charges for this service from the cash in the JISA

PLEASE NOTE :- For us to accept instructions on this account from someone other than the registered contact (eg. Spouse, partner etc.) please enclose a signed letter of authority with this form.

# Junior ISA Transfer Form

I DECLARE THAT :-

- I am 16 years of age or over.
- I am the child/ I have parental responsibility for that child. **(delete as appropriate)**
- I/ the child does not have a Child Trust Fund (CTF) Account.
- I will be the registered contact for the JISA.
- The child is resident in the UK, or is a UK Crown servant, a dependant of a UK Crown servant or is married to/in a civil relationship with a UK Crown servant.
- I have not subscribed and will not subscribe to another JISA of this type for this child.
- I am not aware that this child has another JISA of this type.
- I am not aware of other subscriptions that will result in this child exceeding the annual limit
- I will not knowingly make subscriptions to JISAs for this child that will result in the subscription limit being exceeded.
- I authorise Pilling & Co to hold the child's subscriptions, JISA investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and to make on the child's behalf any claims to relief from tax in respect of JISA investments.
- I agree to JISA and Pilling & Co's Terms & Conditions and confirm that to the best of my belief the information on this form is true.
- I understand that on my 18th birthday, without reference to the child/me, the JISA will automatically become an ISA and will attract the charges associated with a Pilling ISA.

SIGNED

DATE

**Please note:-** If you have selected our Managed JISA the funds will automatically be invested upon receipt from the previous manager. However, if you have selected our Execution Only JISA, we will write to you when the funds are received from the previous manager. Once you have received this confirmation you can give us your investment instructions.

## For Execution Only JISAs only

Dividends (please tick)
I wish to elect for the "DRIP" scheme <input type="checkbox"/> (please see details in the brochure)

Please return this form to: -

Pilling & Co. Henry Pilling House, 29 Booth Street, Manchester. M2 4AF



# Pilling & Co Stocks & Shares Junior ISA

# CTF to JISA Transfer Form

I wish to transfer to an Execution Only JISA

or

a Managed JISA

To be completed by the registered contact for the CTF

Title	<input type="text"/>	First Names (in full)	<input type="text"/>
Surname	<input type="text"/>		
Permanent Residential Address		Postcode	
<input type="text"/>		<input type="text"/>	
Tel:- Daytime	Mobile		<input type="text"/>
<input type="text"/>			
E-Mail	<input type="text"/>		
Date of Birth	<input type="text"/>	NINO	<input type="text"/>

**I apply to transfer a CTF for :-**

Child's title	<input type="text"/>	First Names	<input type="text"/>
Child's Surname	<input type="text"/>		
Permanent Residential Address (if different to above)		Postcode	
<input type="text"/>		<input type="text"/>	
Child's Date of Birth	<input type="text"/>	Child's Unique Ref Number	<input type="text"/>

**Current CTF providers details: -**

Name	<input type="text"/>
Address	<input type="text"/>

**(tick one box only)**

Please transfer the above Cash CTF in full to Pilling & Co **OR**

Please transfer the above Stocks & shares CTF immediately in its current form to Pilling & Co **OR**

Please liquidate the above CTF immediately and transfer the cash to Pilling & Co  
Please deduct any charges for this service from the cash in the CTF

PLEASE NOTE :- For us to accept instructions on this account from someone other than the registered contact (eg. Spouse, partner etc.) please enclose a signed letter of authority with this form.

# CTF to JISA Transfer Form

I DECLARE THAT :-

- I am 16 years of age or over.
- I have parental responsibility for that child.
- I am the registered contact for the CTF.
- I have not subscribed and will not subscribe to another JISA of this type for this child.
- I am not aware that this child has another JISA of this type.
- I will not knowingly make subscriptions to JISAs for this child that will result in the subscription limit being exceeded.
- I authorise Pilling & Co to hold the child's subscriptions, JISA investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and to make on the child's behalf any claims to relief from tax in respect of JISA investments.
- I agree to JISA and Pilling & Co's Terms & Conditions and confirm that to the best of my belief the information on this form is true.
- I understand that on the child's 18th birthday, without reference to the child/me, the JISA will automatically become an ISA and will attract the charges associated with a Pilling ISA.
- I understand that by transferring a stakeholder CTF to a JISA, an annual charge cap of 1.5% **may not be included in the junior ISA.**
- I understand that if the transfer from the CTF is not successful, any JISA that has been opened on a provisional basis to accept the transfer will be invalid, and any subscriptions to the provisional JISA will be returned. The CTF will remain intact.

SIGNED

DATE

**Please note:-** If you have selected our Managed JISA the funds will automatically be invested upon receipt from the previous manager. However, if you have selected our Execution Only JISA, we will write to you when the funds are received from the previous manager. Once you have received this confirmation you can give us your investment instructions.

## For Execution Only JISAs only

Dividends (please tick)

I wish to elect for the "DRIP" scheme

(please see details in the brochure)

Please return this form to: -

Pilling & Co Stockbrokers Ltd. Henry Pilling House, 29 Booth Street, Manchester. M2 4AF