

Declaration for the CashHub, powered by Bondsmith

Important Information: you must read the following declaration carefully. You should ask if there is anything you do not understand.

This declaration is made by each account holder or, where the account holder is a Business Client, each authorised signatory on the Business client's behalf.

1. On the basis of the details supplied in my application:

a) Where I am applying for a CashHub in my own name, or to be held jointly, I declare that:

- i) I am an individual;
- ii) I am 18 years of age or older;
- iii) I have an existing bank account at a UK bank or building society held in my name or joint names, (which I will use as my nominated bank account);
- iv) I am a tax resident of the UK (this does not include Crown dependencies) and not tax resident in the US and will promptly inform Bondsmith, through Quilter, should this change;
- v) where I am applying to open a CashHub, I have at least £1,000 to deposit into my CashHub account;
- vi) in using the services of Bondsmith I am doing so within the UK.

Where I am applying on behalf of a Business Client, I declare that:

- i) I have the full authority of the Business Client to execute the contract on behalf of the Business Client and in particular, but without limitation, I have obtained all necessary consents and/or authorisations under all relevant laws, trust deeds, company documents or as may otherwise be required
- ii) references to 'I' in this declaration mean each trustee, officer or director making the declaration on behalf of the Business Client and references to 'we' mean the Business Client itself;
- iii) an existing bank account is held at a UK bank or building society in the name of the Business Client, (which will be used as the Business Client's nominated bank account);
- iv) the Business Client is not a US tax resident
- v) where the application is to open a CashHub, the Business Client has at least £100,000 to deposit into the CashHub account;
- vi) in using the services of Bondsmith, the Business Client is doing so within the UK.

b) I understand that:

- i) Bondsmith will administer the CashHub in accordance with UK tax legislation;
- ii) withdrawals can only be paid to the nominated bank account as defined in the terms and conditions for the CashHub, powered by Bondsmith (unless otherwise agreed in writing with Bondsmith);
- iii) where I am applying in my own name, or as a joint account holder:
 - I must activate an online account via the Quilter Customer app and/or online Customer Centre in order to access information regarding this account, and I confirm that I will receive and access all correspondence from Quilter via the app and/or online Customer Centre for this account;

where I am applying on behalf of a Business Client:

- we must appoint a Lead CashHub Account Holder to provide online instructions, by completing a Lead CashHub Account Holder form and submitting it to Quilter
- if we change the person who is the Lead CashHub Account Holder, we must notify Quilter in writing and provide the details of the replacement Lead CashHub Account Holder, by completing a new Lead CashHub Account Holder form and submitting it to Quilter

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- iv) Bondsmith's trustee holds my CashHub account according to the terms and conditions for the CashHub, powered by Bondsmith on a bare trust, as trustee, of which I am a beneficiary and that on the basis of my eligibility for FSCS protection, I will benefit from FSCS protection according to the FSCS Information and Exclusions Documents, as applies from time to time;
- v) the Bondsmith CashHub account is non-assignable and cannot be used as security for any loans.

2. I authorise Bondsmith to give effect to my instructions in accordance with the terms and conditions for the CashHub, powered by Bondsmith.

3. Important documents

I have been given the opportunity to read, understand and keep the following, and to have any questions concerning them answered to my satisfaction. Where required I also agree and comply with them:

- a) Terms and conditions for the CashHub, powered by Bondsmith;
- b) In respect of each savings account that I choose to apply for, the FSCS Information Sheet and Exclusions List and the Summary Box and any other associated terms and conditions relating to that savings account;
- c) The CashHub Important Information page on www.quilter.com;
- d) The Quilter online Customer Centre terms and conditions available at customer.platform.quilter.com.

4. Personal information

I confirm that:

- a) I have read Quilter's privacy notice available at www.quilter.com/privacy concerning use of my personal information as such privacy notice may be updated from time to time;
- b) I have obtained the consent of any other party named in this application to use their personal data in accordance with Quilter's privacy notice;
- c) I have read Bondsmith's privacy notice available at www.bondsmith.com concerning use of my personal information, as such privacy notice may be updated from time to time;
- d) I have obtained the consent of any other party named in this application to use their personal data in accordance with Bondsmith's privacy notice.

5. Tax information

I understand that for legal and regulatory purposes Bondsmith is required to obtain information concerning my tax status.

a) I declare that:

- i) I am resident for taxation in the UK and I am not resident for taxation in the US;
- ii) I am a national of the country(ies) shown as part of this application (or Onboarding Form where the application is for a Business Client) and I am not a national or citizen of any other country;
- iii) I will promptly inform Bondsmith, via Quilter, within 30 days if this changes in the future;
- iv) the information and the statements made in this declaration regarding my tax status are correct and complete, to the best of my knowledge and belief.

b) I understand that:

- i) Bondsmith (or Quilter on Bondsmith's behalf) may need to contact me for further information regarding tax information;
- ii) Bondsmith (or Quilter on Bondsmith's behalf) may need to share my information with the relevant tax authorities; and
- iii) I am responsible for the proper reporting of my tax to any tax authority according to the terms and conditions for the CashHub, powered by Bondsmith.

c) (where the applicant is a Business Client) I confirm that:

- i) the information provided in the Onboarding Form remains unchanged, and
- ii) the Business Client will inform Bondsmith, via Quilter, within 30 days of any change in circumstances which affects its tax residency status, or causes the information provided to become incorrect.

6. I declare that my application, whether submitted by me or by my financial adviser on my behalf, has been completed correctly and is, to the best of my knowledge and belief, complete, accurate, and not misleading.

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Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Bondsmith is a trading name of Bondsmith Savings Ltd, which provides the CashHub (CHB) distributed by Quilter Investment Platform Limited. Bondsmith Savings Ltd is registered in England and Wales, No 13223331. Registered office: 124-128 City Road, London, EC1V 2NJ. Bondsmith is authorised by the Financial Conduct Authority, Firm Reference 955601.

Quilter is the trading name of Quilter Investment Platform Limited, which is registered in England and Wales under number 1680071. Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Authorised and regulated by the Financial Conduct Authority. Financial Services register number 165359. VAT number 386 1301 59.