



CASTERBRIDGE WEALTH
INVESTMENTS

ISA Terms of Business

INVESTMENT MANAGEMENT PLATFORM

A LARGE PRINT VERSION OF THIS DOCUMENT IS AVAILABLE ON REQUEST

RAYMOND JAMES[®]

Casterbridge Wealth Limited, your Financial Intermediary, is authorised and regulated by the Financial Conduct Authority.

Raymond James Investment Services Limited is a company registered in England and Wales (Reg. No. 03779657). Our registered office is at Ropemaker Place, 25 Ropemaker Street, London EC2Y 9LY, which is also our principal place of business.

Pershing Securities Limited is a company registered in England and Wales (Reg. No. 02474912). Its registered office is at Royal Liver Building, Pier Head, Liverpool L3 1LL.

Both Raymond James Investment Services Limited and Pershing Securities Limited are

Application

These terms of business apply to the Stocks & Shares ISA account you hold on the Raymond James investment platform.

The Raymond James ISA ToB should be read with reference to and in conjunction with the main Raymond James Terms of Business for investment services which your wealth manager has provided to you and which govern the relationship between you and us.

Please speak to your wealth manager if any of the below information or information in the main terms is not clear or if you need further assistance.

Ownership

- The investments in your ISA must remain in your beneficial ownership at all times and must not be used as security for a loan or any other type of borrowing.
- The investments in your ISA will be registered in the name of Raymond James appointed nominee company which is currently Pershing Nominees Limited.
- The appointed nominee will hold any share certificates or other documents evidencing title to the investments in your ISA.

Flexibility

All Raymond James ISAs are flexible ISAs.

This means we will allow you to replace in whole or in part cash you may have withdrawn during the current tax year without the replacement counting towards your annual subscription limit. If you have withdrawn cash in previous tax years, no replacement will be permitted. Where a withdrawal is made, any subsequent subscriptions in the same tax year that would otherwise count towards the subscription limit will do so only to the extent that previously withdrawn amounts have been fully replaced.

Withdrawals that exceed the current year subscriptions or withdrawals from a previous tax year are not transferrable to a new ISA manager and the replacement must be made to the ISA from which it's withdrawn.

Flexibility is not available for Junior ISAs.

Delegation

If Raymond James delegates its obligations under these terms to any other person, Raymond James will ensure that such person is competent to carry out those functions and responsibilities.

Notification

Raymond James will notify you if your ISA becomes void for any reason as a result of its failure to satisfy any provision of the ISA regulations.

Shareholder Rights

If you elect, and with respect to the investments held in your ISA, you can upon request:

- receive a copy of the annual report and accounts and any other relevant information issued by every company or other concern in respect of shares, securities or units which are held directly in the ISA; and
- Attend and vote at shareholders', securities holders' or unitholders' meetings.

Please note that there may be an extra charge levied for this service.

Transfers

On your instruction and within the time stipulated by you, your ISA, or part of your ISA, shall be transferred to another ISA manager in accordance with the ISA regulations relating to transfers.

Withdrawals

On your instruction and within the time stipulated by you, all or part of the investment held in the ISA and proceeds arising from those investments shall be transferred or paid to you.

Important Information

Please refer to the main Raymond James Terms of Business for information on your right to cancel.