

# POWER ROBBINS - Investment Discounts

A discount service for investors who do not require advice

www.powerrobbins.com

## INVESTMENT AGREEMENT

Please read both sides, complete all sections, tick & sign & return this agreement with your application form(s)  
We require this form fully completed each time you invest. If you omit any sections we may have to return your investment

as we will not have authority to proceed - please pay specific attention to the privacy statement enclosed

1<sup>st</sup> (or only) investor's name and address    2<sup>nd</sup> investor - name & address if appropriate

### SECTION 1 - DISCOUNT TERMS

**NO ADVICE REQUIRED BY THE CLIENT AND NO ADVICE GIVEN BY POWER ROBBINS**

This investment is made using our Execution Only Non Advisory service (see notes overleaf)

**I CONFIRM BELOW THE DISCOUNT (or fundmarket servicing charge) I EXPECT TO RECEIVE**

Type of investment or cover (eg ISA)	I understand your privacy statement enclosed (please tick below - if unticked we I have to return your investment)	Fund Manager/Fund Market or Insurance company	Amount invested or regular premium **	Discount (or fundmarket fee*)
	<input type="checkbox"/>			
	<input type="checkbox"/>			
	<input type="checkbox"/>			

\*fundmarket only servicing charge 0.2% pa - all clean share class so no initial charge - see our fund list for full charges

\*\*if direct debit / regular savings - please see notes overleaf

If you wish to have income payments into a bank account which differs from your investment cheque, then please enclose an original bank statement (dated in the last 3 months) for the income receiving account. Fundmarket to Fundmarket re-registrations/transfers generally have to be the whole account, partial transfers are no longer accepted by most fundmarkets - please check before applying.

### SECTION 2 - PREVENTION OF MONEY LAUNDERING

Power Robbins are obliged to verify the identity and address of applicants as required by the UK Prevention of Money Laundering Regulations. Any verification of customers' personal identities and addresses will normally be carried out electronically using an external reference agency (please see notes overleaf). Please also see the additional requirements for direct debit payments.

**In the revised Joint Money Laundering Steering Group guidance, we are required to gather additional information (enhanced due diligence) from you, the customer. Please confirm the source of funds below.**

**What is the source of the funds for the above investment(s), please tick (more than one might apply)**

Savings from Salary        Retirement Fund        Inheritance        Sale of Property      
Proceeds of investment        Divorce        Other

### SECTION 3 - DECLARATION & PRIVACY STATEMENT ACCEPTANCE

**PLEASE TICK, SIGN AND DATE BELOW TO CONFIRM YOU HAVE NOT RECEIVED ADVICE AND ACCEPT OUR PRIVACY STATEMENT**

I have read both sides of this investment agreement, your Terms of Business and privacy statement. I confirm that I have read and fully understand the investment, the fund manager/insurance company's literature and key features / KIID's, simplified prospectus and Terms & Conditions for this / these investment(s) including fund market charges for clean share classes incl platform, fund manager & Power Robbins servicing charge. I fully understand and accept the risks associated with this / these investment(s). I am an execution only customer and instruct Power Robbins to proceed with the instruction above in accordance with the attached application or written instruction and understand Power Robbins accept no liability for any incorrectly completed/signed forms.

First investor <b>X</b>	Second investor <b>X</b>
Date <b>X</b>	Date <b>X</b>

DAYTIME phone number (if you wish us to be able to contact you in case there is a query with your investment) .....

# INVESTMENT AGREEMENT (cont'd.../)

## **PLEASE NOTE**

- We can only accept applications for**
- UK investments**
  - UK residents**
  - UK personal bank accounts in the applicant's own/joint name.**

## **INVESTMENT CHEQUES**

These must be payable to the appropriate investment company and NOT to Power Robbins.

If you are using a third party cheque from a bank or **building society**, the **issuer** MUST make the cheque payable to the **Investment Company Ref. (your name)** and also, they must IN ALL CASES, write your FULL name & address on the reverse and sign (not initial) stamp & endorse the cheque to show that the money comes from your account. Companies will reject applications if this is not fully completed & signed.

## **FUND MARKET & ONLINE INVESTORS**

Fund markets can only sell the clean share class or commission free class from 6th April 2014. For these fund market investments only we make a servicing charge of 0.2% per annum if no commission is payable. Our literature fully explains our service & charges. When you make your first investment you will be required to complete a full paper application and sign an investment agreement to set up an account using our execution only, non advisory service. From then on it is understood for all future transactions online, you are and continue to be an execution only, non advisory customer unless you move your agency elsewhere. You can invest, sell and switch online without the need for an investment agreement or correspondence with ourselves but we do offer all processes by application should you prefer, please request literature. Should it be required we may need to contact you to update your prevention of money laundering documentation.

## **DIRECT DEBITS**

If you will be paying by direct debit, please enclose an **ORIGINAL** statement from the account used, dated within the last 3 months, **SHOWING YOUR NAME AND ADDRESS**, to prove that the monies used come from your own (or joint) personal, non-trading UK bank or building society account. The statement will be returned to you promptly. We will have to return applications if this is not received with the application.

## **NO ADVICE OR ONGOING ADVISORY SERVICES REQUIRED BY THE CLIENT, OR GIVEN BY POWER ROBBINS**

All products with Power Robbins receiving cost saving offers are always made on an "Execution Only" basis. Execution Only products are chosen by investors themselves. Power Robbins do not provide any financial advice to clients obtaining cost saving discounts from us, either before investing or in the future, nor do we supply an after sales service once a satisfactory policy document/contract note has been received by the client. We ask the provider that policy/contract notes are sent directly to the customer, please contact us immediately if there is a problem.

If you choose a product yourself (maybe from the lists in our investment discounts brochure or online), you will have received no advice from Power Robbins as to its merits, suitability or risk. Inclusion of investments on our lists or website should not be taken as a recommendation, nor should exclusion be taken as a criticism. If you are in any doubt about an investment/product, you should seek expert advice. It will be assumed that investors (and additional investors and trustees where applicable) have read and understood the insurance/investment company's literature thoroughly, and have obtained all the information they require, before applying. It is also assumed that you understand the RDR (Retail Distribution Review) and that you have compared fully the products we are able to sell as execution only compared to those sold by the companies themselves or through an adviser.

## **IMPORTANT NOTES ON INVESTMENTS**

Please read the enclosed document entitled 'About our Service' which includes How to invest, how to use our service, important notes on investments, investment warnings and additional notes for investors. Power Robbins is only offering a discount service to investors who understand the investments and the risks attached to them. Power Robbins will not, either now or in the future, offer advice our lists of discounts are just that, lists, they are not advice and inclusion or exclusion is not a guide, they are simply the products we are able to discount.. We will always send to you our key facts, About our Service and the investment/insurance company key features and all attaching literature including KIID's (key investor information document) that you request. **Investment limits** - as you are advising yourself you take full responsibility for researching and knowing your investment limits/choices for example with ISA's, the annual investment level and how and with whom this can be invested - current limits are on the Inland Revenue website. **Dilution levy** - the discounts we show are given by the fund managers, we are not told when fund managers/funds are applying a dilution levy - please check with the fund manager just before investing.

## **PREVENTION OF MONEY LAUNDERING & DATA PROTECTION**

Power Robbins are obliged to verify the identity and address of applicants as required by the UK Prevention of Money Laundering Regulations. Any verification of customers' personal identities and addresses will normally be carried out electronically using an external reference agency (please see notes overleaf)

Your signature overleaf will confirm your agreement to this and that you agree we may use Personal Information provided by you in order to conduct appropriate anti fraud checks. Personal information that you provide may be disclosed to a credit reference or fraud prevention agency, which may keep a record of that information and that your credit rating will be unaffected. All information is treated securely and in accordance with the Data Protection Act 1998. We will request documentary evidence from clients when the required evidence is not available electronically. We have sent to you our privacy statement but please request a copy of our data protection & privacy statement or view this on our website.

## **CASH BACKS**

Commission cashbacks are usually paid between one and two months after investing. Cash back payments for Structured Products can take longer, and are normally paid 5/6 weeks after the closing date of the investment offer.

Where fund switches are available, any future fund switches made on the enclosed investment(s) will also be on an execution only basis.

Execution Only clients are not entitled to a cancellation period.

If, following an event outside Power Robbins' control (for example, a substantial withdrawal from an insurance company bond that does not have early exit charges) an insurance or investment company may claw back commission from Power Robbins that has been paid to you by cheque or into my investment. If this happens we hold you responsible and will pay the same to Power Robbins within 4 weeks.

**PLEASE ENSURE YOU HAVE RECEIVED AND READ OUR LATEST TERMS OF BUSINESS, HOW TO USE OUR SERVICE AND INFORMATION ABOUT POWER ROBBINS INCLUDED IN THE INVESTOR PACK WE SENT TO YOU.**

**IF YOU ARE UNSURE AT ANY TIME OR HAVE ANY DOUBTS WE WOULD ASK THAT YOU SEEK INDEPENDENT FINANCIAL ADVICE.**

Telephone 0800 032 5433 Fax 01372 450417 [discounts@power-robbins.co.uk](mailto:discounts@power-robbins.co.uk)

Power Robbins, Independent Financial Advisers – Authorised and Regulated by the Financial Conduct Authority (125949) FREEPOST, Fileturn House, Church Road, Bookham, LEATHERHEAD, Surrey KT23 3BR - Partners P F Power Dip FA, Arkleywood Ltd