

BCP

Invest with confidence

THE
BCP APPROVED RETIREMENT
FUND (ARF)
APPLICATION FORM

The background of the page features a decorative horizontal wavy line. Above this line, the background is white with a repeating pattern of small, light blue triangles pointing downwards. Below the line, the background is a solid, muted olive-green color.

A PERSONAL DETAILSI HEREBY APPLY FOR A: **BCP APPROVED RETIREMENT FUND**

NAME (MR/MS)

DATE OF BIRTH

Place of Birth
(Town/City)

PPS NUMBER

ADDRESS

TELEPHONE

Day

Mobile

for vespro.bcp.ie for 2 factor authentication to view your account online

EMAIL

for vespro.bcp.ie registration to view your account online**B BANK DETAILS (FOR PAYMENT OF INCOMES AND DISTRIBUTIONS)**

BANK NAME

ACCOUNT NAME

SORT CODE

ACCOUNT NUMBER

IBAN

C INVESTMENT CHOICE

Please complete the section below by entering your investment amount for each product(s).

The minimum investment amount for each product is specified in the product Brochure.

Investment advice is required for Hard Capital Protected Products and Kick-Out Products. Investments into Deposits may be transacted with or without investment advice.

Investment advice was provided by:

Intermediary

BCP

Advice not provided
(Deposits only)

PRODUCT

INVESTMENT AMOUNT

€

€

€

€

BCP (€) Euro Electronic Funds Transfer (EFT) Details:

Bank Name: HSBC Continental Europe, Ireland

Bank Address: 1 Grand Canal Square, Grand Canal Harbour, Dublin 2, D02 P820

Account Number: 37003680

Account Name: B.C.P. ASSET MANAGEMENT DESIGNATED ACTIVITY COMPANY

Sort Code: 99-02-31

BIC Code: HSBCIE2D

IBAN No.: IE49 HSBC 9902 3137 0036 80

**CHEQUES SHOULD BE MADE PAYABLE TO BCP Asset Management DAC
and POSTED to BCP, 71 Upper Leeson St, Dublin 4, D04 XK68.**

D ANTI MONEY LAUNDERING REQUIREMENTS

As part of our Anti Money Laundering requirements we are obliged to obtain information about your employment, income, details on how you acquired the money you are investing and the source of the funds being used.

EMPLOYMENT STATUS**INVESTOR**Employed ☐Self Employed ☐Not Employed ☐Retired ☐Third Level Education ☐

Please provide a description of your occupation / former occupation

Please provide details of your employer or business (if self-employed), or former employer/business if retired. Please include name, type of business and nature of activities. If Self Employed please detail the country or countries where at least 20% of turnover originates.

Are you resident for tax purposes of any country or territory other than Ireland for tax purposes?

Yes ☐ No ☐

If **Yes**, please list below all countries/territories in which you are resident and provide the relevant Tax Identification Number(s) (TIN)

Are you, or have you ever been, a Politically Exposed Person (PEP) or a Relative or Close Associate (RCA) of a PEP?

Yes ☐ No ☐

Do you, or have you ever, held a prominent position or enjoy (or have enjoyed) a high public profile?

Yes ☐ No ☐

Are you, or have you ever been, involved in political lobbying?

Yes ☐ No ☐

If you have answered Yes to any of the above three questions, please complete the PEP, RCA and Other Persons of Influence Supplementary Form contained on page 10. An explanation of these terms is provided in the Supplementary Form.

D ANTI MONEY LAUNDERING REQUIREMENTS Continued**SOURCE OF WEALTH**

Please select the relevant source(s) below to confirm how you accumulated the money you are currently investing. You may select more than one option.

1. Accumulated earnings or Savings

☐

Please provide details below

If you have selected **Accumulated earnings or Savings** please indicate your approximate gross annual income from all sources:

INVESTOR

< €20,000

☐

€20,000 – €50,000

☐

€50,000 – €100,000

☐

€100,000 – €150,000

☐

> €150,000

☐

2. Gift/Inheritance

☐

Please provide details below

3. Sale of Asset / Investment

☐

Please provide details below

4. Sale of business

☐

Please provide details below

5. Retirement lump sum

☐

Please provide details below

6. Lottery win

☐

Please provide details below

7. Other

☐

Please provide details below

Please provide as much information as you can on your Source of Wealth in the box below. In some instances BCP Asset Management may be required to obtain proof of Source of Wealth depending on the type of client, investment amount etc.

D ANTI MONEY LAUNDERING REQUIREMENTS Continued**SOURCE OF FUNDS**

Maturing BCP investment

☐

Investment from existing funds

☐

Non-BCP maturity / encashment

☐

Please provide the name of the financial institution in the box below

Financial institution:

E INVESTMENT EXPERIENCE & UNDERSTANDING

The purpose of this section is to allow BCP to meet its regulatory obligations to ensure all investors in BCP products have the appropriate level of investment knowledge and experience, that would allow them properly evaluate the features and the risks involved in the BCP product. Please complete relevant sections.

(A) INVESTMENT UNDERSTANDING: PLEASE COMPLETE EACH QUESTION BELOW BY INDICATING IF THE STATEMENT IS TRUE OR FALSE.

Counterparty Risk

The capital protection element of BCP products is provided by a bank, sometimes referred to as a counterparty. If this counterparty were to default on its obligations any capital protection provided by the counterparty would cease to apply and you may receive back less than the capital protected amount.

True ☐ False ☐

Early Access

Some products allow you to cash-in (surrender) the investment early in normal market and funding conditions. If you do cash-in the investment prior to its maturity date, capital protection no longer applies and you may receive back more or less than your initial investment/capital protected amount.

True ☐ False ☐

Decrement Indices (if applicable)

Decrement indices are indices which typically re-invest dividends received, but have a fixed annual deduction, called a decrement. They are used to enhance product terms, but where the decrement is higher than the dividends received this will act as a drag on index performance.

True ☐ False ☐

Conditional capital protection/Soft capital protection (if applicable)

Some products provide conditional capital protection, sometimes referred to as "soft" capital protection. This means that the capital protection only applies if certain criteria are met e.g. as long as a fund or index has not fallen by more than a set %. For example if a product had a capital protection barrier of 50%, the investor would get 100% of their initial investment if the index had fallen by 40% at maturity; but if the index had fallen by 55% at maturity, the investor would only receive 45% of the initial investment.

True ☐ False ☐

E

INVESTMENT EXPERIENCE & UNDERSTANDING CONTINUED

(B) INVESTMENT EXPERIENCE:

Please provide as much information as possible.

Asset Class (currently or previously invested in via Pension or Investment Portfolio)	No Experience	Limited Experience	Good Experience	Number of Years' Experience	Number of investments/trades	Investment Advice Used	No Investment Advice Used
	Please tick below where relevant			Please complete where relevant		Please tick below where relevant	
Fixed Term Deposit							
100% Hard Capital Protected Bond							
85%/90%/95% Hard Capital Protected Bond							
ESMA 3 rated Multi Asset Fund							
ESMA 4 rated Multi Asset Fund							
ESMA 5 rated Multi Asset Fund							
ESMA 6 rated Multi Asset Fund							
Kick-Out Bonds/Soft Capital Protected Bonds							
Property Fund							
Equity Fund							
Listed Shares							
Private Equity							
Commodities							

Any other relevant information?

Do you have a professional qualification?

Yes

No

If **Yes**, please describe:

I confirm that I have read and understand the BCP ARF Terms and Conditions attached to this application and agree to be bound by them.

I hereby declare that to the best of my knowledge I am eligible to invest in an Approved Retirement Fund under the Taxes Consolidation Act, 1997 (as amended).

I have read through the replies to all the questions in this application form and declare that to the best of my knowledge and belief all information and statements given whether in my handwriting or otherwise are accurate and complete.

I understand that failure to give true and complete answers to all questions may be grounds for rejecting a claim. I have not withheld or suppressed any material information and where in doubt about whether certain material facts are relevant I have disclosed them.

I authorise, where relevant, each of my previous qualifying fund managers or current qualifying fund managers to disclose to BCP Asset Management DAC such particulars as may be requested.

I authorise, where relevant, any insurance provider or pension scheme trustees to provide BCP Asset Management DAC with details of any pension annuity paid to me.

I understand that my uninvested ARF funds with BCP will be held in an omnibus client asset account (called the 'Client Cash Account') governed by the Client Asset Requirements (CAR) in the name of BCP Asset Management DAC when BCP provides regulated financial services to me with respect to my ARF. I understand that when my ARF is only invested in an unregulated product BCP will transfer my uninvested ARF funds to a bank account that is not governed by the Client Asset Requirements (CAR). I understand that where I apply for a specific product, the product documentation will confirm if my assets allocated to that product are also held in an omnibus client asset account in the name of BCP Asset Management DAC.

I acknowledge that any deposit interest earned prior to the Start Date or after Maturity Date/Withdrawal will be retained by BCP, as will any deposit interest earned which is payable to BCP for services provided during the term of the Investment as set out in the relevant Brochure.

I authorise my advisor to view details of my account online via vespro.bcp.ie.

I agree to receive valuations and other communications from BCP online via vespro.bcp.ie.

I hereby request and authorise BCP to give effect to any written request, direction or instruction relating to the product on the signature of me and I declare that this authorisation, unless terminated by my death or by operation of law, shall remain in full force and effect until the end of the Term of each product.

I understand the Terms and Conditions as set out in the Brochure including the location of the counterparty and agree to be bound by them.

I authorise BCP to hold my personal data on file, to contact me in writing, by telephone or by email in respect of financial services matters.

I confirm that I have received the BCP Client Asset Key Information Document.

I confirm that I have received the Key Information Document (KID) for each investment (where applicable).

I confirm that I have read and understand the benefits, risks and warnings as set out in the Brochure for each investment being applied for, and I have read and understand the Terms and Conditions and agree to be bound by them.

I confirm that I am not a U.S. Person(s) and I am resident outside the United States.

I confirm that I will notify BCP if I become a U.S. Person or reside in the United States during the term of the Bond(s). I understand that should this occur I cannot continue to hold the investment and must surrender the Bond(s) at its realisable value which may be more or less than the initial investment.

I agree to advise BCP immediately if, during the term of my investment, I become a PEP or a relative or close associate of a PEP or other person of influence.

I agree to notify BCP immediately if, during the term of my investment, there is a change of any beneficial owner or controller.

I confirm all the information is true and complete, including that not completed in my own hand.

G

APPLICATION FOR INVESTMENT SERVICES – CLIENT CONFIRMATION

The type of service ('Non Advisory' or 'Advisory') that BCP is providing to you as an investor is confirmed in Section C of this Application Form. If you have been introduced to BCP via your Intermediary, BCP will always provide a 'Non-Advisory' service to you.

'Non Advisory' service

BCP is providing you with the service of receipt and transmission of a client order (also known as 'execution only') and has not provided you with investment advice. Where Non-Advisory services are provided to retail clients in relation to complex financial instruments you must be provided with investment advice. Where advice is provided by your own Intermediary, BCP is required to assess the appropriateness of the transaction for your level of investment knowledge and experience. This information is gathered in Section E of this form. We will write to you if we consider the product or service to be inappropriate.

WARNING: Not providing the information, or providing insufficient information, will not allow us to determine whether the service or product envisaged is appropriate for you.

'Advisory' service

BCP is providing investment advice to you. In the provision of investment advice, BCP is required to ask for information concerning your investment objectives, experience and knowledge, risk parameters and relevant facts about your financial position and capacity for loss. This will enable us to provide recommendations to you which are suitable to your needs and act in your best interests. In order for us to fully assess your financial needs and objectives and for us to determine the suitability of a product or service to meet these needs, it is important you provide all information we request from you and any other relevant information.

WARNING: Not providing the information, or providing insufficient information, will not allow us to determine whether the service or product envisaged is appropriate or suitable for you. Incomplete or inaccurate information may affect our ability to perform the suitability assessment, for example if you do not advise us of upcoming financial commitments we may recommend products which are fixed term in nature and will not provide liquidity to meet these financial commitments. Providing inaccurate, imprecise or incomplete information may cause us to recommend products or services which are not suitable for you.

Should there be any material change in your circumstances please notify us. "Information" means any information given by you or on your behalf in connection with this application or any further information which may be given at a later stage either in writing, by email at a meeting or over the telephone including that furnished in connection with any application for any product/service available through us.

I hereby request BCP Asset Management DAC to provide Investment Services to me in accordance with its Terms of Business.

I understand and acknowledge that all transactions will be subject to the Terms of Business of BCP Asset Management DAC that are applicable at the time of each such transaction, and that the Terms of Business applicable at the date of this application may subsequently be varied.

I undertake to inform BCP Asset Management DAC in writing without delay if any information provided to the firm, including my address, residency, citizenship or tax status, changes.

I acknowledge that I have read, understand and accept BCP Asset Management DAC's Terms of Business.

I consent to the Information provided being used as described in the Data Protection section of the Terms of Business and I consent to the extent required to the processing of the Information relating to me, including the transfer of the Information outside the EEA, as outlined therein.

H

SIGNATURE

I consent to my personal information being used by BCP Asset Management DAC to provide information on new investment opportunities.

Yes

☐

No

☐

I instruct BCP to invest the maximum amount available in the relevant BCP Product(s) and fund Distributions/withdrawals for the duration of the individual product(s).

Yes

☐

No

☐

I have reviewed this Application and confirm the Information, Declarations, Authorisations, Understandings, Acknowledgements and Consents given therein.

SIGNED

SIGNATURE:

DATE:

I INTERMEDIARY DECLARATION**NAME OF INTERMEDIARY FIRM:****RECURRING ADVISOR FEE:**

The minimum Recurring Advisor Fee is 0% and the maximum is 0.75% per annum (subject to increments of 0.05%).

Please note that for the purposes of face to face (see below), video calls do not constitute face to face, you must have met the client in person.

When was your last in person face to face meeting with the client

Month

Year

Never met
in person

When was your last video meeting with the client

Month

Year

Never met
via video

How long have you known the client

Does the client meet all the target market criteria outlined in the brochure of each investment?

Yes

No

If **No**, please explain the reason(s)

Have you completed all checks to verify the identity, address, source of funds and source of wealth of the applicant to the standards set out in the Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) legislation and is the transaction consistent with the pattern expected and does not give rise to AML/CTF concerns?

Yes

No

Please provide any additional information you feel may be relevant in assessing this application from an Anti-Money Laundering / Counter Terrorism Financing perspective e.g. how long you have known the client, source of wealth, various sources of income:**I hereby confirm that I have** (tick as appropriate):

(i) Provided investment advice to my client with respect to this investment(s)

(ii) Not provided investment advice to my client with respect to this investment(s) (only applicable for Deposits)

SIGNATURE**DATE****NAME****POSITION****For and on behalf of the Intermediary.**

POLITICALLY EXPOSED PERSON (PEP) OR RELATIVE OR CLOSE ASSOCIATE (RCA) OF A PEP AND OTHER PERSONS OF INFLUENCE FORM

THIS FORM ONLY NEEDS TO BE COMPLETED IF YOU HAVE ANSWERED YES TO ANY OF THE QUESTIONS IN RELATION TO PEPs, RCAs OR OTHER PERSONS OF INFLUENCE IN SECTION D OF THE APPLICATION FORM

A INVESTOR DETAILS

We are obliged under AML legislation to identify PEPs, RCAs and other Persons of Influence.

APPLICANT:

B PEP\RCA STATUS

An explanation of PEP and RCA is detailed overleaf

Are you, or have you ever been, a Politically Exposed Person (PEP) or a Relative or Close Associate (RCA) of a PEP?

Yes

☐

No

☐

I am a PEP:

Yes

☐

No

☐

If you have answered **Yes**, please provide the details of the prominent public function you perform/performed:

I am a Relative or Close Associate of a PEP or former PEP:

Yes

☐

No

☐

If you have answered **Yes**, please complete below:

Relationship to PEP:

Name of PEP:

Prominent public function performed by the PEP:

C OTHER PERSONS OF INFLUENCE

Do you **hold (or have held) a prominent position or enjoy (or have enjoyed) a high public profile?**

Yes

☐

No

☐

If you have answered **Yes** please confirm:

Name of the person who holds/held the prominent position

Please confirm the prominent position held:

A Senior local or regional public official with the ability to influence the awarding of public contracts

Yes

☐

No

☐

A decision making member of a high profile sporting body

Yes

☐

No

☐

An individual that is known to influence the government and other senior decision makers

Yes

☐

No

☐

Another prominent position (please specify)

Are you **involved (or have been involved) in political lobbying?**

Yes

☐

No

☐

If you have answered **Yes** please confirm

Name of the person involved in political lobbying

Name of the relevant political lobbying entity

INFORMATION NOTE**Who is a Politically Exposed Person (PEP)?**

A "politically exposed person" means any individual, who currently is, or has at any time, been entrusted with a prominent public function and performs any of the following roles:

- (A) A head of state, head of government, government minister or deputy or assistant government minister
- (B) A member of a parliament/member of a legislature or equivalent/member of the governing body of a political party
- (C) A member of a Supreme Court, Constitutional Court or any other high level judicial body which passes non-appealable verdicts (except in exceptional circumstances)
- (D) A member of a court of auditors or the board of a central bank
- (E) An ambassador, charge d'affairs or high ranking officer in the armed forces
- (F) A member of the administrative, management or supervisory body of a state owned enterprise
- (G) A director, deputy director or member of the board of, or person performing the equivalent function in relation to, an international organisation

Who is a Relative?

- (A) Any spouse of the Politically Exposed Person
- (B) Any person who is considered to be a common law spouse of the politically exposed person under law
- (C) A child of the politically exposed person
- (D) Any spouse of the child of a politically exposed person
- (E) Any parent of the politically exposed person
- (F) Any other family member of the politically exposed person who is of a prescribed class set out by the Department of Finance

Who is a Close Associate?

- (A) Any individual who has a joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations with the politically exposed person
- (B) Any individual who has a sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed person

DISTRIBUTIONS AND TAXATION

APPROVED RETIREMENT FUND (ARF):

Under the 2011 Finance Act (as amended), tax will be charged on imputed distributions/withdrawals based on your age and on the value of your Approved Retirement Fund ("ARF"). This only applies to ARFs which were first established on or after 6th April 2000 and where the beneficiary is aged over 60.

If your total ARFs are under €2 million, each year tax must be deducted and remitted to Revenue based on:

- 4% of the value of your ARF, if you are over 60.
- 5% of the value of your ARF, if you are over 70.

If your total ARFs exceed €2 million, tax based on 6% of the value of your ARF must be deducted and remitted to Revenue each year.

All withdrawals (including the minimum withdrawals detailed above) are subject to income tax, Pay Related Social Insurance (PRSI) and Universal Social Charge (USC).

TERMS & CONDITIONS

Aggregate Investment: The total value of Your Investment including any investment growth, any additional Investments made less any accrued Fees and Charges;

Approved Retirement Fund ("ARF"): That part of Your Contract which is recognised by the Revenue Commissioners as an Approved Retirement Fund;

BCP Product: Any product offered by Us (either directly or as distributor) to which you intend to transfer or have transferred all or part of the Your Investment;

Client Cash Account: A nominal code specific to Your Contract for the purposes of accounting for your Investment.

Contract: BCP Approved Retirement Fund;

Distribution(s): Any payment made whether or not to you directly including any payment made to the Revenue commissioners or other Governmental agency as required by law or Revenue practice, including any tax, levy or other statutory deduction;

Fees and Charges: The amounts shown in the Appendix as amended by Us from time to time. Any amendments will be notified to You in writing, which includes email and or by way of your online Vespro account, at least 30 days in advance of the change taking effect. The currently applicable fees and charges are available from Us on request and are available on our website www.bcp.ie;

Day: The day referred to, or where that day is a day where We or a relevant party is closed for business, or where that day is not a dealing day, the next day We or the relevant party is open for business or that is a dealing day;

Financial Advisor: The Intermediary nominated by you to whom/ which we pay remuneration. The Intermediary must hold an appointment in writing from Us and be authorised by the Central Bank of Ireland;

Instruction: A valid request to Our satisfaction to undertake an action;

Interest: The amounts shown as such in the Appendix as amended by Us from time to time. Any amendments will be notified to You in writing, which includes email and or by way of your online Vespro account, at least 30 days in advance of the change taking effect. The currently applicable interest amounts are available from Us on request and are available on our website www.bcp.ie;

Investment: The amount or assets you wish to place into the Contract;

Omnibus Account: A third party client asset account in which the client assets of more than once client are deposited.

Our/We/Us: BCP Asset Management DAC;

Product with Limited Liquidity: BCP Capital Secure Bonds and BCP Kick-Out Bonds or any other product designated by Us as a Product with Limited Liquidity based on Our assessment of its terms and if it is listed on a recognised market;

You/Your: The applicant for the Contract, or as the context so requires

the natural person for whom the Contract is established.

MAKING AN INVESTMENT

To make an Investment the relevant amount must be lodged into the BCP Client Asset Account for the Contract. Once We receive the Investment it will be transferred to Your Client Cash Account within 1 Day.

For in specie transfers the assets will be registered in the name of Your Contract.

If You have provided Us with an Instruction to invest in a BCP Product the relevant part of the Investment will be transferred from Your Client Cash Account to that BCP Product no later than the Start date of that BCP Product.

Where a BCP Product does not have a Start Date (i.e. an open ended product) and Your Instruction is received by Us on any Day before 12.00 p.m. We will transfer the relevant part of Your Investment to the BCP Product within 1 Day provided that BCP Product can accept investments at that time.

Where Your Instruction is received by Us on any Day after 12.00 p.m. We will transfer the relevant part of Your Investment to the BCP Product within 2 Days provided that BCP Product can accept investments at that time.

Where a BCP Product cannot accept investments at the time described above, BCP shall defer transferring the relevant part of Your Investment to the BCP Product until such a time that the BCP Product can accept investments.

You may only cancel an Instruction to invest in a BCP Product provided the manufacturer, administrator or other party authorised to accept/ reject a cancellation request in respect of that BCP Product permits the cancellation to proceed.

CLIENT CASH ACCOUNT – COMMON POOL

All amounts in the Client Cash Account will be held in a Client Asset Account in the name of BCP Asset Management DAC. The money held in respect of Your Contract will be held with other clients' assets as part of a common pool in an Omnibus Account so you do not have a claim against a specific sum in a specific account; your claim is against the client assets pool in general.

In the case of any such Omnibus client account we will ensure that such account is in the name of BCP Asset Management DAC, is designated as a client asset account and that only We are entitled to issue instructions in respect of this account. This client asset account will be operated in accordance with the Irish Client Asset Requirements 2023.

Where your ARF is only invested in an unregulated product BCP will transfer your uninvested ARF funds to a bank account that is not governed by the Irish Client Asset Requirements 2023. Please speak to your Financial Advisor if you have any queries with respect to this arrangement.

TERMS & CONDITIONS CONTINUED**PROCEEDS OF A BCP PRODUCT**

The proceeds of any interest coupon, encashment, kick out, maturity or any other payment of any BCP Product shall be transferred to the Client Cash Account within 1 Day of the Day they are received by Us.

An amount equal to the sum of

- (a) any debit balance outstanding on the Fees and Charges Account shall be transferred from the Client Cash Account to the Fees and Charges Account prior to any other transfers being made from the Client Cash Account
- plus
- (b) the sum of all outstanding Distributions together with interest thereon

shall be deducted from the proceeds received into Your Client Cash Account prior to Us acting on any Instruction from You.

DISTRIBUTIONS***Funded by Us***

Where Your Contract invests into a Product with Limited Liquidity, We will at Your request as indicated on the Application Form or as subsequently notified to Us by You in writing, fund Distributions for the duration of the individual product(s).

Where We provide funding for Distributions Your Client Cash Account shall be debited with the amount of each Distribution.

Funded by You

Where You do not request Us to fund Distributions for Products with Limited Liquidity You are required to ensure that after investing into a Product with Limited Liquidity, the remaining credit balance in Your Client Cash Account is in excess of anticipated aggregated Distributions over the duration of the term of the Product with Limited Liquidity.

We shall pay any Distribution from the credit balance in Your Client Cash Account. Should the credit balance ever be insufficient to meet the Distribution amount, You are required to transfer funds from a source acceptable to the Us and the Revenue to meet the Distribution amount.

Where You do not make the transfer referred to above within four weeks of Us paying the Distribution amount, You authorise Us to encash any of the Aggregate Investments for an amount equivalent to the Distribution amount paid by Us plus any expenses associated with the encashment.

FEES AND CHARGES**Annual Management Charge**

An Annual Management Charge ('AMC') shall apply to the Aggregate Investment. The amount of the AMC will be calculated on a daily basis as follows:-

$$\frac{\text{Aggregate Investment} * \text{AMC} \%}{365}$$

The AMC shall be debited to Your Fees and Charges Account each quarter or prior to termination of Your Contract if earlier. The amount debited shall be subject to the minimum and maximum AMC charges applicable at the time.

Recurring Advisor Fee

Where You have advised Us that Your Financial Advisor is to be paid a Recurring Advisor Fee this shall be calculated on a daily basis as follows:-

$$\frac{\text{Aggregate Investment} * \% \text{ Annual Recurring Advisor Fee}}{365}$$

Any Recurring Advisor Fee payable shall be debited to your Fees and Charges Account each quarter or prior to termination of Your Contract if earlier.

Fees and Charges Account

We shall set up a Fees and Charges Account for the accounting and payment of fees and charges applicable to Your Contract. These fees and charges shall be debited to the Fees and Charges Account. The Fees and Charges referred to are those described in these Terms and Conditions. Additional fees and charges may apply to any products in which Your Contract invests.

INTEREST ON DEBIT AND CREDIT BALANCES

Where Interest is payable or receivable the amount shall be calculated as follows:-

$$\text{Closing daily balance in the relevant account} * (\text{Applicable interest rate} / 365)$$

Any resulting interest shall be debited or credited as appropriate to Your Client Cash Account within 10 Days of each calendar month end or prior to termination of Your Contract if earlier.

WHAT HAPPENS ON DEATH?

In the event of Your death whilst Your Contract is in force:-

- a) Your Contract may be transferred into the names of Your spouse, or dependant(s) subject to the legislation governing Your Contract, or
- b) Your Aggregate Investment may be redeemed and Your Contract terminated subject to normal probate regulations and legislation and Revenue practice governing Your Contract. The value of Your Aggregate Investment will be the realisable value of the BCP Product held on the date it is, or if more than one product, they are, realised less any charges incurred in its/their realisation. The realisable value will be transferred into the Client Cash Account.

For BCP Structured Bonds and Structured Deposits the realisable value will be calculated primarily by reference to the market value of the assets, the remaining term to maturity, and the prevailing interest rates at the time. The amount redeemed may be more or less than the capital secure amount.

- c) All Distributions funded by Us together with any interest due thereon and the amount of any debit balance in Your Fees and Charges Account on the Day prior to Your Contract being terminated shall be deducted from the realisable value before the settlement is paid to the Executors of Your Estate.

APPENDIX – FEES AND CHARGES CURRENT SEPTEMBER 2025

As Qualifying Fund Manager (QFM) We may be required to deduct tax and remit to Revenue where Your Contract is transferred to a beneficiary other than Your spouse.

AMENDMENTS TO THESE TERMS AND CONDITIONS

We may amend these terms and conditions by providing You with at least 30 days' notice.

All Fees, Charges, interest rates and other amounts shown in these Terms and Conditions are those applicable as at September 2025 and are subject to change.

ANNUAL MANAGEMENT CHARGE

0.20% per annum subject to a minimum charge of €100 per annum and a maximum charge of €2,000 per annum.

INTEREST ON DEBIT AND CREDIT BALANCES

	Applicable Interest rate per annum	
	Debit Balances	Credit Balances
Client Cash Account	No interest applicable	0.00%
Fees and Charges Account	No interest applicable	0.00%

RECURRING ADVISOR FEE

The minimum Recurring Advisor Fee is 0% and the maximum is 0.75% per annum of the Aggregate Investment (subject to increments of 0.05%).

Current: September 2025

DATA PROTECTION

BCP Asset Management DAC complies with the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018.

"Information" means any information given by you or on your behalf in connection with your Investment Application to us. Where you are not a natural person, Information also includes any information you provide to us in respect of your officers, directors or employees, in this regard the use of the term 'you' in this Data Protection refers to you or such individuals as appropriate. Information includes any further information which may be given at a later stage either in writing, by email at a meeting or over the telephone including that furnished in connection with any application for any product/service available through us.

The Information will be used by us for the purposes of processing your applications, managing and administering your relationship with us and any products/services for which you have completed an application. The information will also be used for the prevention of money laundering, financing of terrorism or fraud, and compliance with any legal and regulatory obligations which apply to us.

The Information may be disclosed to BCP Asset Management group, third parties including, but not limited to, the intermediary acting on your behalf, product producers/service providers to which you have submitted an application or to which such submission is being contemplated, the providers of services to us, the Administrator, distributors, the Trustee and/or their respective delegates and agents of any Fund you are invested in. We may also disclose your data for legitimate business interest & legal obligations, to auditors, the Central Bank of Ireland, the Irish Revenue Commissioners, other relevant regulators and tax authorities. For further information on Foreign Account Tax Compliance Act (FATCA) or Common Reporting Standard (CRS) please refer to Irish revenue website at <https://www.revenue.ie/en/companies-and-charities/international-tax/aeoi/fatca/index.aspx> or the following link: <http://www.oecd.org/tax/automatic-exchange/common-reportingstandard/> in the case of CRS only.

Please refer to the BCP Data Privacy Notice and Data Privacy Summary on our website www.bcp.ie for how we obtain your information.

Right of access, rectification or erasure

You have the right at any time to request a copy of any "personal data" (within the meaning of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018) that we hold in relation to you and have it corrected if it is inaccurate or out of date. To exercise your Right of Access or to update your details under your Right of Rectification or Erasure please email your request to the Dataprotection@bcp.ie

Data Retention

Information submitted by you when making an enquiry may be retained by us for a period of up to 12 months from the date of the enquiry. Your information will be held for a period of at least 6 years after the ending of the client relationship.

Data Security

BCP Asset Management DAC intent is to strictly protect the security of your personal information and carefully protect your data from loss, misuse, unauthorised access or disclosure, alteration or destruction. We have taken appropriate steps to safeguard and secure information by us.

Call Recording

Calls from and to the office may be recorded for verification, fraud prevention, training and monitoring purposes.

