

THE
INDIVIDUAL INVESTOR
AND SELF DIRECTED SSAP,
ARF, PRB & PRSA
APPLICATION FORM

This application is to be used for **Individual investors and Self Directed SSAP, ARF, PRB & PRSA investors ONLY.**

Applications from Companies, Partnerships, Charities, Religious Orders, Associations, Trusts and other non-natural entities should complete the **Non-Individual Investors** Application Form.

A CONTACT DETAILS**I/We hereby apply in the name/s of***(for Joint Investors, Applicant 1 should refer to the more experienced investor.)***(1) 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***(2) NAME (MR/MS)****DATE OF BIRTH**Place of Birth
(Town/City)**PPS NUMBER****ADDRESS****TELEPHONE**

Day

Mobile

*for additional user for vespro.bcp.ie for 2 factor authentication to view your account online***EMAIL***for additional user for vespro.bcp.ie registrations to view your account online***FOR SELF DIRECTED SSAP, ARF, PRB AND PRSA INVESTORS ENTER THE NAME OF THE SSAP, ARF, PRB OR PRSA HERE:****ADDRESS****B 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**

€

€

€

€

Is the applicant the beneficiary and controller of these investment funds?

Yes ☐No ☐If **No** please provide the name(s) of the Beneficial Owner/Controller and relationship to you:**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:** BCP 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**

C 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 1****INVESTOR 2**

Employed

☐

Employed

☐

Self Employed

☐

Self Employed

☐

Not Employed

☐

Not Employed

☐

Retired

☐

Retired

☐

Third Level Education

☐

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?

Yes

☐

No

☐

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

☐

Yes

☐

No

☐

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

Yes

☐

No

☐

Yes

☐

No

☐

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

Yes

☐

No

☐

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 pages 11. An explanation of these terms is provided in the Supplementary Form.

C 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 the approximate gross annual income for each investor from all sources:

INVESTOR 1

< €20,000

☐

€20,000 – €50,000

☐

€50,000 – €100,000

☐

€100,000 – €150,000

☐

> €150,000

☐
INVESTOR 2

< €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.

C 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:

PAYMENT METHOD

Personal cheque

☐

EFT/Bank transfer

☐*Please complete the section below*

Bank / Credit Union Draft*

☐*Please complete the section below and confirm the reason why a draft was used*

Reason for using Bank / Credit Union Draft:

For payment by EFT/Bank transfer or Bank/Credit Union Draft please complete the details below:

Institution Name

Location of Account

Account Name

IBAN

***Where payment is via Bank/Credit Union Draft we also require:**

The Draft must be accompanied with evidence from the bank/credit union (machine printed) that confirms the account number from which the Draft was drawn and the amount debited from the account. The form must be signed by the applicant(s). Alternatively please provide a copy of the account statement showing the withdrawal of the funds for the Draft.

BANK DETAILS FOR PAYMENTS

In order to pay maturity/income/interest proceeds please provide the relevant bank account details for you. Please note that maturity/income/interest proceeds can only be paid to an account in your name.

Account Name

Bank/Credit Union/
Building Society Name

Bank Address

IBAN

D

INVESTMENT EXPERIENCE & UNDERSTANDING

THIS SECTION IS NOT REQUIRED IF YOU ARE ONLY APPLYING TO INVEST IN A DEPOSIT.

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 ☐

D INVESTMENT EXPERIENCE & UNDERSTANDING *Continued***THIS SECTION IS NOT REQUIRED IF YOU ARE ONLY APPLYING TO INVEST IN A DEPOSIT.****(B) INVESTMENT EXPERIENCE:**

Please complete for the most experienced person connected with the application and with 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
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:

E

DECLARATION IN RESPECT OF STRUCTURED PRODUCT AND DEPOSIT APPLICATIONS

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

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

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

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

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

I/We 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/We acknowledge that all client assets held by BCP are held in an omnibus client asset account in the name of BCP.

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

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

I/We confirm that I/we will notify BCP if I/we become a U.S. Person or reside in the United States during the term of the Bond(s). I/We understand that should this occur I/we 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/We agree to advise BCP immediately if, during the term of my/our investment, I/we or any beneficial owner becomes a PEP or a relative or close associate of a PEP or other person of influence.

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

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

F

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 B 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 D 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/We hereby request BCP Asset Management DAC to provide Investment Services to me/us in accordance with its Terms of Business.

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

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

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

G

SIGNATURE(S)

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

Yes

☐

No

☐

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

SIGNED All applicants must sign

SIGNATURE (1)

DATE

SIGNATURE (2)

DATE

H

INTERMEDIARY DECLARATION

Name of Intermediary Firm

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 C OF THE APPLICATION FORM

A INVESTOR DETAILS

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

APPLICANT 1:

APPLICANT 2:

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/We am/are (or have been) a PEP:

Yes

☐

No

☐

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

I/We am/are 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'affaires 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

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 <http://www.revenue.ie/en/business/aeoi/index.html> 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.

