

3. Declaration and Authority

I apply to subscribe for the Plan. I declare that:

- all subscriptions made belong to me;
- I am 18 years of age or over;
- I have not subscribed, and will not subscribe, more than the overall subscription limit (currently £10,200) in total to a Cash ISA and a stocks and shares ISA in the same tax year. I have not subscribed, and will not subscribe, more than the cash ISA subscription limit (currently £5,100) to one Cash ISA.
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in a civil partnership with a person who performs such duties. I will inform the Account Manager if I cease to be so resident and ordinarily resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties; and
- I agree that any interest earned on my Initial Investment prior to the Issue Date will be retained for the benefit of the Account Manager.

I authorise the Account Manager:

- to hold my cash subscription, ISA investments, interest and other rights or proceeds in respect of those investments and any other cash; and
- to make on my behalf any claims to relief from tax in respect of ISA investments.

I advise that I wish to receive statements on my Account annually.

Please note that your investment in the Plan will be a deposit with Lloyds TSB Bank Plc in the name of CSI.

The Plan has a fixed Investment Term and the full repayment of capital only applies if the Plan is held for the full term. Any Early Termination Amount will be your Initial Investment less an Early Exit Fee (and transfer charges if applicable).

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read the Plan Specific Terms & Conditions and the General Terms & Conditions (Lloyds Version 7: May 2010) (together the Full Terms & Conditions) carefully before signing the declaration. If you do not understand any point please ask for further information. Note in the event of any conflict between the General Terms & Conditions and the Plan Specific Terms & Conditions, the latter shall apply.

I declare that this Application Form has been completed accurately to the best of my knowledge and belief.

Signature	Date D D M M Y Y Y Y
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For staff use only - Regulatory Introducer Certificate Please tick as appropriate

1. The Applicant(s) and/or any associated authorised signatories is(are) an existing customer(s) of the Distributor and has(ve) been verified in accordance with the relevant UK Money Laundering rules and regulations. Their account number(s) is(are):

Account Number	Date account opened	Account Number	Date account opened
	D D M M Y Y Y Y		D D M M Y Y Y Y

- OR
2. The Applicant(s) and/or any associated authorised signatories is(are) not an existing customer(s) of the Distributor. The Account Manager is required to ask for evidence of their identity(ies) (Please see "4" under Important Information)

For staff use only -

Customer Reference Number:

Staff Name:	App 1:	Signature
Employee No:	App 2:	Date D D M M Y Y Y Y
Branch: Internet Investor	Branch Code:	FSA Number: 106085

Please sign to confirm the customer has been provided with the Full Terms & Conditions and that you have completed a pre-sale checklist.

Signature

Name of your existing Cash ISA and name and address of the ISA manager

Postcode

ISA Manager Tel No

Account nos. of existing Cash ISAs

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Signature

Date D D M M Y Y Y Y

I would like to transfer EITHER:

- The full value*** of my Cash ISA for the **tax year 2010/2011; and/or** Approximate value
- The full value*** of my Cash ISA from **previous tax years;** Approximate value
- OR **Part of the value*** of my Cash ISA from **previous tax years** Exact value
- Total value** Minimum £3,000

* 'Full value' means both initial investment and interest accrued. 'Part of the value' means the amount stated in the accompanying box. Partial transfers of Cash ISAs from previous tax years are allowed, subject to the Terms & Conditions of the ISA at the original institution. Please check with your existing provider.

Existing ISA Manager Instructions:

- I instruct the Manager of the ISA shown above to provide to the Account Manager any information the Account Manager may require in relation to the ISA and to sell the ISA assets and send a cheque for the proceeds payable to: **Credit Suisse PCA5 Client A/C reference (your name)** at: Credit Suisse Admin Centre BNYM, PO Box 10595, Brentwood, CM14 9PU by 14 October 2010. If there should be any problems please contact Credit Suisse Admin Centre on 0844 892 2206.
- All interest and tax credits arising after the transfer should be made payable directly to me.