

ISA, ISA TRANSFER AND DIRECT INVESTMENTS PLAN APPLICATION PACK

Tempo Structured Products Fixed Rate Flex Term Deposit Plan

November 2023: Part 2

This pack contains the terms and conditions and application forms for the Fixed Rate Flex Term Deposit Plan



This plan application pack should be read together with the plan brochure, before deciding to make a deposit in the plan



We have designed this plan for savers who are clients of authorised and regulated Professional Advisers and Investment Firms, who are responsible for providing advice regarding its suitability or confirming its appropriateness.

As with all forms of saving and investment, there are various features and risks to understand and consider.

As a bank deposit, this deposit plan presents deposit taker bank risk: the interest payments and repayment of money depend on the financial stability of the Deposit Taker Bank throughout the deposit term.

You should only consider this plan if you understand its features and risks, including the fixed rate of interest that it will pay and the flex term early closure feature.

You should read the plan brochure, which describes the features of the plan, including the fixed rate of interest, flex term early closure feature and risks, together with this plan application pack, which includes the full terms and conditions for the plan – and, together with your Professional Adviser / Investment Firm, decide whether the plan is suitable or appropriate for your personal circumstances.

Applications to make a deposit in the plan will not be accepted if an authorised and regulated Professional Adviser / Investment Firm has not assessed the plan's suitability or appropriateness for your personal circumstances.



This deposit plan is covered by the Financial Services Compensation Scheme for eligible claimants, within FSCS claim limits.

Contents

3	Terms and conditions	23	Final checklist
15	Application form	24	Important information



This application pack is for individuals to invest in the plan as an 'ISA', 'ISA transfer' or 'direct investment'. If you wish to invest in the plan through a pension or if you are a company, charity or trust wishing to invest in the plan, please use the appropriate application pack.

Important dates for applications

Deadline for ISA transfers	The date by which ISA transfer applications must be received.	09 Nov 2023
Deadline for all other deposits	The date by which all other applications and cleared funds must be received.	23 Nov 2023



Applications must be received on or before the dates in the above table. The offer period may close early, for instance if the plan's available capacity is reached.

Application forms can be sent by email or post

Applications can be completed by hand, signed and scanned, or completed electronically, including electronic signatures, and sent by email or post:



You can email scanned or electronically completed application forms to the Plan Administrator:

Email to: tempo.applications@jbearley.co.uk



You can post hard copies of application forms (including all ISA transfers) to the Plan Administrator:

Post to: Tempo Structured Products, c/o James Brearley, Unit 2, Burton Road, Blackpool, FY4 4WX.

Hard copies are not required - unless an application includes an ISA transfer instruction and authorisation form.

Any questions? Need to contact us?

If you have any questions about the plan and whether it is suitable or appropriate for your personal circumstances, you should speak with your authorised and regulated **Professional Adviser / Investment Firm**.

If you have any general questions about the plan, you may also contact us, **Tempo Structured Products (the Plan Manager)**: 020 7391 4740 or info@tempo-sp.com.

If you have any questions about how your application is processed or future administration queries, please contact **James Brearley (the Plan Administrator)**: 01253 831165 or tempo-sp@jbearley.co.uk.

If you make a deposit in the plan, you will also receive access details for a **web portal**, for valuations and copies of correspondence: webportal.jbearley.co.uk/tempo.



To understand the plan, you should read the plan brochure, which describes the features of the plan, including the fixed rate of interest, flex term early closure feature and risks, and this plan application pack, which includes the full terms and conditions for the plan – and, together with your Professional Adviser / Investment Firm decide whether the plan is suitable or appropriate for your personal circumstances.



Nothing in the plan brochure or this plan application pack provides saving, investment, tax, legal or any other form of advice. Neither Tempo Structured Products nor James Brearley are able to provide advice about the plan or its suitability or appropriateness for your personal circumstances.



This plan application pack includes the terms and conditions and application forms for the Fixed Rate Flex Term Deposit Plan, November 2023: Part 2. It is important that you read the terms and conditions and plan application pack in full, together with the plan brochure, before deciding to make a deposit in the plan.

If you have read the plan brochure and plan application pack and wish to make a deposit in the plan, please select the right application form for the type of deposit that you wish to make. Please fill in all sections of the form accurately and clearly. Your Professional Adviser / Investment Firm should also complete their section of the form.

Terms and conditions

1. Introduction

These terms and conditions are between you and James Brearley & Sons Limited, whose trading name is James Brearley. James Brearley administers the plan, which has the features and risks set out in the plan brochure and this plan application pack. You should read both the plan brochure and plan application pack in full, which together are referred to as the 'plan documents'.

2. Definitions and glossary

2.1 Definitions

Bold, capitalised terms are used to highlight defined roles and entities in the plan brochure and terms and conditions:

Deposit Taker Bank: The financial institution who your money is placed with.

FCA: Financial Conduct Authority and any future body that has regulatory control in the United Kingdom. They can be contacted at 12 Endeavour Square, London E20 1JN.

HMRC: His Majesty's Revenue & Customs.

ISA: An Individual Savings Account.

ISA Manager: An HMRC authorised ISA manager. James Brearley is an ISA Manager.

Plan Administrator: James Brearley, who are responsible for the plan's administration. James Brearley is the trading name of James Brearley & Sons Limited (company no. 3705135) which is authorised and regulated by the FCA (FCA No. 189219).

Plan Administrator's contact details:

- **Email:** tempo-sp@jbearley.co.uk
- **Telephone:** 01253 831165
- **Postal address:** Tempo Structured Products, c/o James Brearley, Unit 2, Burton Road, Blackpool, FY4 4WX
- **Website:** www.jbearley.co.uk

Plan Manager: Tempo Structured Products who are responsible for designing, arranging and promoting the plan.

Plan Manager's contact details:

- **Email:** info@tempo-sp.com
- **Telephone:** 020 7391 4740
- **Postal address:** Tempo Structured Products, 338 Euston Road, London NW1 3BG

Professional Adviser / Investment Firm: An authorised and regulated investment firm who are responsible for providing advice regarding the plan's suitability or confirming its appropriateness for your personal circumstances.

Regulations: Any laws, regulations or court judgments applicable to the Plan Manager in managing your Plan, including the rules of the FCA and the Individual Savings Account Regulations 1998, as amended from time to time.

2.2 Glossary

We have provided a glossary to explain some important words used in the terms and conditions and the brochure, and we have highlighted these words in bold when they are used:

Professional Adviser / Investment Firm fee: Any fee that you have agreed to pay to a Professional Adviser / Investment Firm for their services in relation to your deposit in the plan.

Application: The properly completed application form for your deposit in the plan.

Business days: Days (other than Saturdays or Sundays) on which commercial banks are open for business in London.

Cancellation notice form: The form sent to you by the Plan Administrator with the acknowledgement of your application.

Cash settlement account: The part of your plan where the Plan Administrator records any cash held on your behalf (for example, after the plan matures and before they pay proceeds to you following the maturity date). For the avoidance of doubt, an ISA cash account is also a cash settlement account.

Client money account: A deposit account, which is a client account as defined by CASS 7 (the FCA's Client Asset Sourcebook). The account is held with a UK licensed bank or building society. It will be held in the Plan Administrator's name, but will only hold clients' money in accordance with the Plan Administrator's regulatory responsibilities. It is used to hold the money of one or more of the Plan Administrator's clients.

Flex term early closure: A feature that can cause the plan to close before the end of the full deposit term, at the discretion of the Deposit Taker Bank. If the plan has a flex term early closure feature, this will be explained in the plan brochure.

End date: The final date at the end of the full deposit term on which the plan could mature, if an early closure does not occur.

Full deposit term: The length of time that the plan could be held between the start date and the end date.

Gross plan deposit: The total amount of money that you wish to deposit in the plan, including any ISA transfer amount, and also any adviser fee to be paid.

Group / family of companies: Any company in the same group as the Plan Administrator or the same family of companies as the Plan Manager. For the avoidance of doubt, the Plan Administrator and the Plan Manager are not part of the same group / family of companies.

ISA transfer amount: The value of an ISA transfer to the Plan Administrator from another ISA Manager (including transfers from a cash ISA) or from the Plan Administrator to another ISA Manager.

Maturity date: The date on which the plan finishes, as detailed in the plan brochure. This may be a fixed date at the end of the full deposit term or an earlier date if the plan has a flex term early closure feature.

Maturity payment: The payment due from the plan on the maturity date.

Net plan deposit: The money to be placed in the deposit plan on the start date, which is the gross plan deposit less any adviser fee.

Offer period: The period during which the Plan Administrator may process applications to make a deposit in the plan.

Plan: The deposit plan described in the plan documents. It will be administered for you by the Plan Administrator and held in accordance with these terms and conditions.

Plan documents: The plan brochure and plan application pack, which includes these terms and conditions, which you confirm you have read by signing the declaration in your application.

Recovery rate: The extent to which money can be recovered on a financial asset of a company that is in default. This is expressed as a percentage amount (for example, if a company defaults and the recovery rate is 40% for an asset, this means that holders of that asset get back 40% of the value of that asset).

Settlement date: The date shortly after the start date, typically within 5-10 days, when net plan deposit monies move from the Plan Administrator to the Deposit Taker Bank.

Start date: The date at the start of the deposit term on which the Plan Administrator places your net plan deposit into the deposit plan.

Tempo Structured Products deposit plan: A deposit plan designed, arranged and promoted by the Plan Manager, Tempo Structured Products.

Terms and conditions: These terms and conditions, which form part of the plan documents.

Web portal: A secure online portal where you can access valuations, statements and other documents using unique access details, which will be provided to you by the Plan Administrator after your application is acknowledged.

Written or in writing: An instruction that you have signed or correspondence issued to you by the Plan Administrator or the Plan Manager.

You: You, the individual(s), trustee(s), corporate or other body who has applied for the plan under these terms and conditions and who will become a James Brearley client.

3. Processing your application

- (a) The **Plan Administrator** agrees to process your **application** and arrange your deposit in the **plan**. They may begin to arrange your plan, with the **Plan Manager**, as soon as they receive your **application**.
- (b) The **Plan Administrator** will treat you as a retail client in accordance with the **FCA's** Conduct of Business rules. For the **FCA's** definition of a retail client, please visit www.handbook.fca.org.uk.
- (c) The **plan** is designed for clients of **Professional Advisers / Investment Firms**. The **Plan Administrator** will reject **applications** if a **Professional Adviser / Investment Firm** has not confirmed that they have assessed the suitability or appropriateness of the plan for you. The **Plan Administrator** may also reject **applications** if the **Professional Adviser / Investment Firm** is not approved by the **Plan Manager**.
- (d) The **Plan Administrator** will open the **plan** for you once they have received an **application** in a form acceptable to them and your **gross plan deposit** has cleared. All **applications** are subject to anti-money laundering and other regulatory checks by the **Plan Administrator** from time to time. An **application** may be rejected if, in the **Plan Administrator's** reasonable opinion:
 - (i) you are not eligible to make a deposit in the **plan**; or
 - (ii) your **application** is incomplete, needs clarification or the information provided is insufficient (including if the **Plan Administrator** cannot verify your identity in accordance with clause 28); or
 - (iii) The **Plan Administrator** receives your **application** after the **offer period** has closed; or
 - (iv) the **gross plan deposit** is not available to the **Plan Administrator** as cleared funds on the **start date**. Please note that banks and building societies may take up to 5 **business days** to clear funds paid by cheque. If you wish to make a deposit in the **plan** by transferring an **ISA**, be aware that an **ISA** transfer can take 30 days or more to complete. If, after any **adviser fee** is deducted your **net plan deposit** is less

than the minimum deposit amount allowed, your **application** may be rejected.

- (e) If your **application** is rejected by the **Plan Administrator** your **gross plan deposit** will be returned to you, unless it is an **ISA transfer**, when the **Plan Administrator** will hold the **ISA transfer amount** while they wait for your further instructions.
- (f) If you send your **gross plan deposit** without a reference number and the **Plan Administrator** is unable to allocate it to your account, it can only be held for a maximum of 5 **business days**. If the relevant information that is required is not received within 5 **business days** your **gross plan deposit** will be returned to you. An electronic payment will be returned to the account from which it was paid and a cheque will be returned to the bank branch on which it was drawn.
- (g) The **Plan Administrator** reserves the right to exclude **applications** for the **plan** after they have been acknowledged. This could happen if, for example, they have to close the plan early. The **Plan Administrator** has the right to close the offer period early or to cancel distribution of the plan as a whole. This could happen if, for example, they do not receive enough applications, or if they receive too many applications and the **Plan Manager** is unable to arrange the capacity required with the **Deposit Taker Bank**. This could lead to one or more applications for the **plan** being excluded. While early closure or cancellation could be for any reason, the most likely reasons include changes to market conditions, lack of available capacity for the plan, or changes to laws or regulations. If your **application** is received after the offer period has closed, or your **application** is excluded after it has been acknowledged, or if the **Plan Administrator** cancels distribution of the **plan** as a whole, they will hold your money while they wait for instructions from either you or a **Professional Adviser**.
- (h) If the **Plan Administrator** rejects your **application**, closes the offer period early or excludes your **application** or cancels the **plan**, your **gross plan deposit** will not be placed in the **plan depositor** or earn interest. Neither the **Plan Administrator** nor the **Plan Manager** will be liable to you for any actual or consequential losses.

4. What happens to your gross plan deposit

- (a) Within 1 **business day** of receipt, the **Plan Administrator** will record your **gross plan deposit**, including any **adviser fee**, in your **cash settlement account**. Your **cash settlement account** is a **client money account**.

In the unlikely event of a default by the **Plan Administrator**, if there is an unreconciled shortfall in the funds held in the **Client Money Account** you may share in that shortfall in proportion to your original entitlement to money in the pool. You may be eligible for compensation under the Financial Services Compensation Scheme ('FSCS'), as detailed in Clause 31 ('Compensation'). This would also apply in the unlikely event that one of the banks with whom a portion of the **Client Money Account** is held, were to fail or default. See clause 6 ('Holding cash in your plan').

The **Plan Administrator** is not responsible for the default of any third party financial institution that it uses to hold cash under these Terms and Conditions.

- (b) If you have instructed the **Plan Administrator** to pay an **adviser fee** to a **Professional Adviser** on your behalf, this will be debited from your **cash settlement account** within 3 **business days** of acknowledging your **application**, for payment to a **Professional Adviser**.
- (c) As long as your **net plan deposit** is more than the **plan's** minimum allowed deposit amount, the **Plan Administrator** will invest your **net plan deposit** into the **plan deposit** on the **start date**.
- (d) Interest will not be paid on cash in your **cash settlement account**.

5. Your right to cancel

- (a) The **Plan Manager** and **Plan Administrator** have agreed to provide you with an opportunity to cancel your deposit. If you wish to cancel your deposit after you submit your **application**, you must send the **Plan Administrator** notification of cancellation in durable form, within the time described in clause 5(c) below.
- (b) When the **Plan Administrator** has processed and accepted your **application** they will send you a written acknowledgement by email.
- (c) If you decide to cancel your **application**, you must send your cancellation notification to the **Plan Administrator** (as described in the plan documents) before the end of 14 days from the date your **application** is received by the **Plan Administrator** to ensure your notification is received in good time.
- (d) If the **Plan Administrator** receives your cancellation notification on or before the start date, they will cancel your **application** and you will receive a refund of your **net plan deposit** (in other words, your **gross plan deposit** less any **adviser fee** that has been deducted), less an amount relating to the costs of providing its service, which may include costs incurred by the **Plan Manager** in cancelling the arrangements they made with the **Deposit Taker Bank** for your deposit in the **plan**.
- (e) If the **Plan Administrator** receives your cancellation notification after the **start date** or the end of your 14 day cancellation period, they will encash your **plan** as described in Clause 10.
- (f) Your **net plan deposit** will only be returned to you following cancellation once the **Plan Administrator** is certain that your **gross plan deposit** is available as cleared funds.
- (g) If your **application** was an **ISA transfer**, the monies will be held in a James Brearley **ISA** while the **Plan Administrator** waits for your further instructions.
- (h) If you decide to cancel your deposit in the **plan**, you will need to discuss reclaiming any **adviser fee** with the **Professional Adviser**. Neither the **Plan Administrator** nor the **Plan Manager** are responsible for reclaiming or refunding any **adviser fee** after it has been paid to a **Professional Adviser**.

6. Holding cash in your plan (in addition to that held with the Deposit Taker Bank)

- (a) All cash within your **plan** (including cash held before the **start date** and after the **maturity date**) is held in your **cash settlement account**. Your **cash settlement account** is a **client money account**.
- (b) The **Plan Administrator** will use a UK regulated bank or building society to provide the **client money account**. This bank or building society will be a member of the UK's Financial Services Compensation Scheme ('FSCS').
- (c) If any bank or building society providing the **client money account** defaults, if there is an unreconciled shortfall in the money held in the **client money account**, you may suffer a shortfall in proportion to your original entitlement to money held in the account.
- (d) The **Plan Administrator** is not responsible for the default of any banks or building societies that it uses to provide the **client money account**. Please refer to the plan brochure for more information on whether you may be entitled to compensation from the FSCS if such a default should occur and result in a loss of some or all of your **plan** deposit.
- (e) No interest will be paid on cash held in your **cash settlement account**.

7. Arranging your net plan deposit

- (a) The **Plan Administrator** will act as your agent to arrange your **net plan deposit**. Due to the nature of the **plan**, all deposits will usually be solely with the **Deposit Taker Bank(s)**.
- (b) If for any reason the deposit cannot be arranged, the **plan** will be cancelled and your **net plan deposit** returned to you. If your application was an **ISA transfer**, the **Plan Administrator** will hold your money in a James Brearley **ISA** while they wait for your further instructions.

8. How your money / deposit is held in your plan

- (a) Your money will be administered by the **Plan Administrator**. Once you make a deposit in the plan and until it is returned to you, the **Plan Administrator** will administer your money under the Financial Conduct Authority's ('FCA') client money rules. Under these rules your money is held in trust for you by the **Plan Administrator**. A trust is an arrangement which allows the **Plan Administrator** to act on behalf of savers in the plan in relation to their deposit. You remain the beneficial owner of your money and the interest it accrues, even though the **Plan Administrator** are administering it for the purposes of fulfilling the plan.
- (b) Before the plan starts, during the offer period and up to the **settlement date**, your money is held by one or more financial institutions /banks assessed by the **Plan Administrator** as being suitable for this purpose.

- (c) Shortly after the plan start date, on the **settlement date**, your net plan deposit is passed by the **Plan Administrator** to the **Deposit Taker Bank** specified in the plan. When the plan is redeemed, the proceeds of the plan will be transferred back to the **Plan Administrator** by the **Deposit Taker Bank**, at which point it will be placed with one or more financial institutions /banks as assessed by the **Plan Administrator** as being suitable for this purpose. Thereafter it is available to be paid to you in accordance with your instructions.
- (d) The **Plan Administrator** enters into an agreement with both the **Deposit Taker Bank** and each financial institution /bank that it deems suitable for holding client money. Under these agreements, the **Deposit Taker Bank** and financial institution /bank each acknowledge that, amongst other things, the account which the **Plan Administrator** has opened with them is for the purposes of depositing money on behalf of clients. The **Deposit Taker Bank** and financial institution /bank also confirm that they do not have any recourse or right to offset any of the monies held in the account that the **Plan Administrator** has opened with any other account that the **Plan Administrator** may have with them.
- (e) In the unlikely event that the **Plan Administrator** is unable to meet its financial obligations, any shortfall in money due to you would be calculated under the rules applying to money held in trust under insolvency legislation. If such an eventuality were to occur, you may be eligible for compensation under the Financial Services Compensation Scheme ('FSCS').
- (f) You may not charge, pledge or otherwise use your plan as security for any loan or other obligation.
- (g) The plan will be held on your behalf until the maturity date, unless it is encashed early in accordance with these terms and conditions.

9. Communicating with you

- (a) All communications regarding your **plan** will be in **writing**, in electronic form by email and /or via the **Plan Administrator's web portal**. You need to provide an email address when you complete your **application**. Communications after the **start date** are also available online through the **web portal**. The **Plan Administrator** will provide you with unique access details to the **web portal**, following acknowledgement of your **application**.
- (b) After receipt of your **application**, the **Plan Administrator** will provide you with confirmation by email when your **application** has been processed and accepted.
- (c) After the **start date**, the **Plan Administrator** will also email you a confirmation note, confirming your **net plan deposit** in the **plan**.

- (d) During the **deposit term**, the **Plan Administrator** will send you a quarterly valuation of the **plan** as at the end of March, June, September and December, which will include a valuation of your **plan** and a statement of your **cash settlement account**.
- (e) Each May, the **Plan Administrator** will provide you with a tax report.
- (f) Shortly before the **maturity date**, the **Plan Manager** or **Plan Administrator** may write to you outlining the options available to you in respect of your **maturity payment**.
- (g) Copies of all communications with you may be provided to a **Professional Adviser**.
- (h) Records relating to your **plan** will be kept by the **Plan Administrator** in line with regulatory and statutory requirements following the **maturity date** of your **plan** or the termination of any relationship between you and the **Plan Administrator**.

10. Early withdrawal (full or partial), including cancellation after the start date

- (a) The **plan** is designed to be held until the **maturity date**. However you may request a partial withdrawal (with a minimum of £1,000) or cash in your **plan** during the **full deposit term** by providing the **Plan Administrator** with written instructions to that effect.
- (b) If the **Plan Administrator** receives an instruction from you to withdraw money from your **plan** after the **start date**, including if they receive a cancellation notification from you after the **start date**, they will act as your agent for the sale. The **Plan Administrator** will take all reasonable steps to achieve the best value for you, taking into account all relevant factors such as the value of the **plan** at that point, costs, speed, likelihood of execution and settlement, size, nature or any consideration relevant to the execution of the order. However, due to the nature of the **plan**, all transactions will usually be with the **Deposit Taker Bank** alone.
- (c) Where the **Plan Administrator** has reason to question the validity of an instruction from you, they will not process that instruction until they have resolved all connected matters to their satisfaction.
- (d) Once your instruction has been processed, the **Deposit Taker Bank** is required to pay the proceeds to the **Plan Administrator**. The **Plan Administrator** will normally receive the proceeds within 10 **business days** of the instruction being processed.

11. Maturity

On the **maturity date**, the **Deposit Taker Bank** makes the **maturity payment**. The **Plan Administrator** will normally receive the **maturity payment** within 10 **business days** of the **maturity date**.

12. Payment of interest, maturity proceeds or early withdrawal proceeds to you

- (a) The **Plan Administrator** will credit any interest payments, the proceeds of any withdrawal instruction during the **full deposit term** or the **maturity payment** following the **maturity date** to your **cash settlement account** within 1 **business day** of them receiving this from the **Deposit Taker Bank**. They will pay any interest to you within 1 business day. They will hold the proceeds of any withdrawal or maturity payments as cash in your **cash settlement account** while they wait for your written instructions.
- (b) Your **application** should include details of your bank or building society account to be used to receive payments from your **cash settlement account**. The nominated account must be in your own name. The **Plan Administrator** will verify the account in line with their procedures. You may ask to change your nominated account by writing to the **Plan Administrator**. You may instruct the **Plan Administrator** to transfer some or all of the cash in your **cash settlement account** to your nominated account.
- (c) If you nominate a bank account that is set up in a currency other than sterling, payments will still be made in sterling and the **Plan Administrator** will not pay any costs to convert to another currency.
- (d) Payments will not be made to anyone other than you except in the case of death or if you transfer your **ISA** to another **ISA Manager**.
- (e) Payments will not be made to individuals holding powers of attorney unless they have a **cash settlement account** as part of an account they already hold with the **Plan Administrator**.

13. Transferring your plan to another plan administrator

- (a) You may transfer your **plan** to another plan administrator or terminate your **ISA** at any time. You must submit your instructions **in writing** to the **Plan Administrator**. This written instruction must state whether the transfer should be in cash (meaning the **plan** will be sold and the proceeds transferred to the new plan administrator or paid to you) or '*in specie*' (meaning that the **plan** is transferred to the new plan administrator or into a new general investment account with the **Plan Administrator**).
- (b) Transfers require a suitable letter of authority from your new plan administrator.
- (c) Any transfer of an **ISA** will be subject to the relevant **Regulations**.
- (d) Termination of the **ISA** will be effective when **written** notice is received by the **Plan Administrator** and all benefits and relief from tax will cease immediately.

14. If the Plan Administrator ceases to be an ISA manager or your plan no longer qualifies as an ISA

- (a) If your **plan** is held within an **ISA** there are certain circumstances where the **Plan Administrator** may no longer be willing or able to act as the **Plan Administrator**. Examples of these circumstances are:

- (i) if **HMRC** removes its approval for the **Plan Administrator** to act as an **ISA Manager**;
- (ii) if the **Plan Administrator** is no longer qualified to act as an **ISA Manager** due to a change in relevant **Regulations**; or
- (iii) if the **Plan Administrator** chooses to stop being an **ISA Manager**.

If this happens and your **plan** is held within an **ISA**, the **Plan Administrator** will write to you giving you at least 30 calendar days' notice before any change is made, to let you know how it will affect the way your **plan** is administered.

- (b) If your **plan** no longer qualifies to be held within an **ISA**, the **Plan Administrator** will write to you to let you know the options available to you.

15. Re-registration of deposits by pension scheme trustees

- (a) Where a pension scheme trustee ('*first trustee*') invests into the **plan** and the scheme member to which the **plan** relates later transfers to another pension scheme trustee ('*second trustee*'), the **Plan Administrator** will seek to allow the re-registration of the **plan** from the first trustee to the second trustee by means of a simple re-registration agreement. This agreement will allow the first trustee to relinquish all interest in the **plan** and for the **Plan Administrator** to allow the **plan** to be re-registered in the name of the second trustee. Following this, the second trustee will become the depositor in the **plan** on exactly the same terms as the first trustee. The terms of the original **plan** or these **terms and conditions** cannot be changed in any way if a **plan** is transferred between pension scheme trustees.

16. Death

- (a) Where an **application** is completed by more than one person (for example, a joint account or trustees), unless something else has been agreed **in writing**, the **Plan Administrator** will treat all depositors within a single account as '*joint tenants*'. This means that if one person dies, the **plan** will pass to the surviving person(s) within that single account. The **Plan Administrator** will continue to act in accordance with the **application** unless they are given new instructions by the surviving person(s).
- (b) Where the **plan** is held in an **ISA**, the **ISA** will be treated on death in accordance with the **Regulations** but the **deposit** will remain in the **plan**. There may be a tax liability if the value of the **plan** increases after **ISA** tax benefits cease to apply or the **ISA** wrapper is removed.

- (c) If the **plan** is held in your sole name and the **Plan Administrator** receives proof of your death, their service to you will end. However, they will continue to administer your **plan** and any cash held in your **cash settlement account**. The **Plan Administrator** will follow the instructions of your personal representatives (for example, the executors of your will). For administrative purposes, the **Plan Administrator** will establish a new account in the name of your personal representatives, which will also be governed by these **terms and conditions**.
- (d) Should your executors choose to encash the **plan**, the **Plan Administrator** will encash the **plan** (as described in clause 10.b) and the resulting sale proceeds (as described in clause 12) will form part of your estate.
- (e) If your executors require a valuation of your **plan** for probate purposes, the **Plan Administrator** will provide this.
- (f) If your executors require the **plan** to be assigned to a beneficiary, the **Plan Administrator** will need to verify the identity of the new **plan** holder in accordance with clause 28.

17. Taxation

The tax treatment of your **plan** will depend on your own personal circumstances and how you have made the deposit. You should speak to a **Professional Adviser** if you require advice about your tax position.

18. Charges

- (a) You will not be liable to pay charges directly to the **Plan Administrator**, as the **Plan Administrator** receives its fee from the **Plan Manager**. This fee is included in the price of the **plan** as explained in the **plan brochure**.
- (b) The **Plan Administrator** may not introduce any extra charges in the future other than to take account of significant regulatory change (such as a requirement to deduct tax or to meet the reasonable costs of any measures imposed by regulatory authorities to improve the protection of depositors). The **Plan Administrator** will not introduce such charges without giving you 90 calendar days' written notice, by email. If you do not agree with any such charges, you may arrange to transfer your **plan** to another plan administrator or encash your **plan**.
- (c) If charges are introduced and you fail to pay them to the **Plan Administrator**, they may retain any money, deposit or other asset due to you. On notifying you, they may encash part or all of your **plan** to offset your debt. In such circumstances the **Plan Administrator** will not be liable to you for any loss (or loss of opportunity) you may suffer as a result of their action to encash your **plan**.
- (d) If charges are owed to the **Plan Administrator**, they will apply interest at 4% a year over the base rate of the Bank of England in place at the time.

19. Professional Adviser / Investment Firm fee

- (a) You may instruct the **Plan Administrator** to pay a **Professional Adviser / Investment Firm fee** on your behalf, by deducting this from your **gross plan deposit**. You must specify the amount of any **fee** in your **application**.
- (b) Any **fee** you instruct the **Plan Administrator** to pay will not be treated as part of your current tax year's **ISA** allowance.
- (c) **Professional Adviser / Investment Firm fees** are only payable on the basis of an agreement between you and a **Professional Adviser / Investment Firm**. No fees can be paid to a **Professional Adviser / Investment Firm** unless you have agreed the amount to be paid **in writing**.
- (d) Any **fee** will be deducted from your **gross plan deposit** within 3 **business days** of the **Plan Administrator** receiving and acknowledging your **application** to make a deposit in the **plan**.

20. Extraordinary circumstances, disruption and adjustments

- (a) The **Plan Administrator** and the **Plan Manager** will perform their obligations as set out in these **terms and conditions** and the other **plan documents** unless events outside their reasonable control prevent or restrict them from doing so, some examples of which are set out below. If such events occur, the **Plan Administrator** and **Plan Manager** will use due care when considering how to respond to the event(s) and will always aim to make sure that their response is fair and proportionate. However, one consequence may be that payments due to you are reduced or delayed. Neither the **Plan Administrator** nor the **Plan Manager** will accept any liability for any failure or delay in the performance of their obligations caused by such event(s), but both will do what they reasonably can to minimise any negative impact to you. If you are being disadvantaged as the result of such events, the **Plan Administrator** and/or the **Plan Manager** will tell you as soon as possible. How quickly each may be able to notify you may depend on the circumstances of the event.

Examples are:

- Significant economic stress or collapse of a sector, market, country or global economy;
- Strikes, lockouts or other industrial action;
- Civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war or the threat or preparation for war;
- Fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster;
- Restrictions imposed by legislation, regulation or other governmental initiatives that are not a result of misconduct; or
- Failure of transport networks or other external utilities (for example telecommunications networks, water or power) leading to unavoidable disruption.

21. Conflicts of interest

During the term of your **plan** conflicts of interest may arise between you, the **Plan Administrator** or their employees, the **Plan Manager** or their employees, other **plan** depositors, or associated companies or representatives. To make sure that all depositors in the plan are treated consistently and fairly, the **Plan Administrator** has a policy in place to identify and manage these conflicts. A summary of the policy is detailed below. A copy of the full policy is available on request from the **Plan Administrator**.

The **Plan Administrator** will:

- (a) consider the interests of all of its clients and treat them fairly;
- (b) manage conflicts of interest fairly to ensure that all clients are treated consistently and to prevent any conflict of interest giving rise to a material risk of damage to the interests of its clients;
- (c) have in place procedures to ensure that employees identify and report any new conflicts;
- (d) keep a written record of any conflicts or potential conflicts;
- (e) disclose, where proper, any relevant conflict to a potential client before undertaking business with them; and
- (f) make sure new business developments identify any new conflicts of interest.

This policy applies to any person or company to whom the **Plan Administrator** delegates any of their responsibilities.

22. Delegation

The **Plan Administrator** and the **Plan Manager** may delegate any of their duties under these **terms and conditions** or other **plan documents** to any **group** company or other agent. In this case, they may provide them with information about you and your **plan** and you agree that they may do so. However, each will remain liable to you for the performance of any delegated matters. They shall only delegate duties where it is allowed by law and regulations. They will not delegate any duties unless they are satisfied that the person or company that they delegate to is competent to carry out those duties.

23. Assignment

Your agreement to these **terms and conditions** and the **application** is personal to you and cannot be assigned to anyone else. The **Plan Manager** may appoint another company to be the **Plan Administrator** of your **plan** under these **terms and conditions** as long as they give you 30 calendar days' notice. The new **Plan Administrator** must be approved to act as an **ISA Manager** by HMRC.

24. Disclosure of information and the general data protection regulation ('GDPR')

- (a) The **Plan Administrator** will act as the data controller and is committed to ensuring that your personal data is protected. Their approach to handling and safeguarding your personal data is detailed in their privacy policy which

can be accessed at their website: www.jbrearley.co.uk. The policy outlines in detail their approach to the following:-

- The type of data that they collect;
- How they use your personal data;
- How they collect your personal data;
- The purposes for which they use your personal data the legal basis on which they may do so;
- When it is necessary for them to share your personal data;
- How they protect your personal data;
- Your legal rights under data protection laws relating to your personal data; and
- How you may complain if you feel your personal data has been misused.

- (b) You also authorise the **Plan Administrator** to transfer information you provide in your **application** (or any further communication you have with them) to the **Plan Manager** or another entity in the same **family of companies** as the **Plan Manager**. They will only use such data for purposes that are relevant to the role of **Plan Manager**. This includes, but is not limited to, dealing with your queries, fulfilling their regulatory obligations, communicating with you during the deposit term if needed, statistical analysis and communicating the options available to you before and after the **maturity date**.
- (c) Where a **Professional Adviser** acts on your behalf, the **Plan Administrator** will disclose information concerning your **plan** to that **Professional Adviser**.

25. Changes to these terms and conditions

The **Plan Administrator** may make fair and reasonable changes to these **terms and conditions** at any time by giving you at least 30 calendar days' written notice (or at least 90 calendar days' notice for changes to the charges). Changes will only be made for good reasons as follows:

- to comply with applicable laws, **Regulations** or ombudsman or any regulatory guidance or codes;
- to reflect legitimate increases or reductions in the cost of administering your **plan**, which includes changes to tax applicable to your **plan** or to the **Plan Administrator** applicable to or in connection with your **plan**;
- to make these terms clearer or more favourable to you;
- to reflect a change in the **Plan Administrator's** company structure, provided that this does not impact your **plan** unfavourably;
- to provide for the introduction of new or improved systems, services or facilities;
- to correct any mistake that may be discovered; or
- to reflect any extraordinary circumstances.

If you are unhappy with any change that is made to these **terms and conditions** you can choose to transfer your **plan** to another plan administrator (as explained in clause 13) or encash your **plan** (as explained in clause 10).

26. Risks and warranties

The risks of the **plan** are explained in the **plan brochure**.

Neither the **Plan Manager** nor the **Plan Administrator** provide or imply any guarantee as to how your **plan** will perform.

27. Liability

Neither the **Plan Administrator** nor the **Plan Manager** will be liable if you suffer a loss due to their failure to carry out their obligations (or if they are delayed in carrying out their obligations) as a result of circumstances not reasonably within their control. This includes:

- Failure of people other than the **Plan Administrator** or the **Plan Manager** to carry out their obligations (including any default by the **Deposit Taker Bank**);
- Acts of governments or international authorities;
- Any other significant or material event that is not reasonably within their control, provided they have made all reasonable efforts to minimise the consequences of such events; or
- Breakdown or failure of any telecommunications or computer service.

28. Why do I need to prove my identity?

The **Plan Administrator** is required to have procedures in place to guard against money laundering and terrorist financing. An important part of these procedures is the verification of the identity of all depositors in the plan. For individuals, this may include an electronic identity check via a referencing agency who may keep a record of the check. You may also be asked to provide original or certified copies of documents that give proof of your identity. For entities (e.g. companies, trusts), the **Plan Administrator** will request documentary evidence of identity. Where documents are requested from you, these should be provided as soon as possible. If the **Plan Administrator** is unable to verify your identity or they are not satisfied that your identity has been verified before the **start date**, they may reject your **application**.

29. Notices or Requests

- (a) The **Plan Administrator** will send notifications of communications electronically, to the email address you provide in your **application**. Certain communications can also be accessed via the **web portal**. You should therefore ensure that the **Plan Administrator** has a valid email address for you at all times.
- (b) The **Plan Administrator** will only carry out instructions if they are from you or your authorised representatives. The **Plan Administrator** may act on verbal or written instructions. Before verbal instructions given over the telephone can be accepted, the **Plan Administrator** may ask you or your representative some questions for security purposes. The **Plan Administrator** may need an original signature before carrying out some instructions.
- (c) Where the **plan** is held by more than one person (for example, a joint account, trustees etc.), the **Plan Administrator** will accept and act upon instructions from any one **plan** holder as if the instruction had been given

by all **plan** holders. In all cases, the **plan** holders shall be equally liable for the instructions. Should a dispute arise between the **plan** holders, you should inform the **Plan Administrator in writing** and they will then only act if they receive instructions from all **plan** holders. Should all **plan** holders subsequently confirm **in writing** that the dispute has been resolved, the **Plan Administrator** shall revert to accepting and acting upon instructions from any one **plan** holder.

- (d) You should send any notices, instructions, or requests for further information to the **Plan Administrator**, using the **Plan Administrator's** contact details.

30. Complaints

- (a) If you are unhappy with any aspect of the services provided by the **Plan Administrator**, you should address your complaint to the complaints team, using the **Plan Administrator's** contact details. The **Plan Administrator's** complaints leaflet is available on request.
- (b) If you are unhappy with any aspect of the services provided by the **Plan Manager**, you should address your complaint to the complaints team, using the **Plan Manager's** contact details. The **Plan Manager's** complaints leaflet is available on request.
- (c) If you are not satisfied with how your complaint is addressed, you may be able to refer your complaint to The Financial Ombudsman Service at Exchange Tower, London, E14 9SR. Making a complaint will not affect your right to take legal proceedings. More information on how to complain can be found on the Financial Ombudsman Services website: www.financial-ombudsman.org.uk or by calling them on 0800 023 4567.
- (d) You should note that as a depositor in the **plan** you do not have a direct relationship with the **Deposit Taker Bank** and you are therefore unable to make a complaint directly to the **Deposit Taker Bank**.

31. Compensation

- (a) If the **Plan Administrator** collapses, becomes insolvent or goes into liquidation and cannot fulfil their obligations to you, you may be entitled to compensation under the Financial Services Compensation Scheme ('FSCS'). Details of your rights under this scheme are available on request and further information is available either from the **FCA** or the **FSCS** directly. Their websites are www.fca.org.uk and www.fscs.org.uk. If you are eligible to claim, the maximum amount of compensation available from the **FSCS** if the **Plan Administrator** fails is currently £85,000.
- (b) If the bank or building society providing the **client money account** collapses, becomes insolvent, goes into liquidation or similar and cannot fulfil their obligations, you may also be entitled to compensation under the **FSCS**. If you are eligible to claim, the maximum amount of compensation available from the **FSCS** if the bank or building society providing the **client money account** fails is presently £85,000 per bank or building society.

- (c) If the **Deposit Taker Bank** collapses, becomes insolvent, goes into liquidation or similar and cannot fulfil their obligations, you may also be entitled to compensation under the **FSCS**. If you are eligible to claim, the maximum amount of compensation available from the **FSCS** if the bank or building society providing the **client money account** fails is presently £85,000 per bank or building society.
- (d) If the **Plan Manager** collapses, becomes insolvent or goes into liquidation, there should be no risk of financial loss to you as the **Plan Manager** only provides services as defined in the plan documents. The **Plan Manager** does not operate the **cash settlement account** or the **client money account** and does not hold any plan deposit on your behalf.
- (e) Prior to the **start date**, and until the **settlement date**, your initial capital will be held in accordance with **FCA** client money rules with one or more authorised bank or building society. Each institution holding client money will be a member of the **FSCS** - or equivalent where the compensation is governed by a scheme in place in a non UK institution's home state.
- (f) In the event of the default of the institution, and if you are an eligible claimant under the **FSCS** compensation scheme rules, you may be entitled to compensation of currently up to £85,000. The current £85,000 compensation limit is the maximum amount of compensation that you can claim per institution and per deposit / plan.

32. Obligations

You commit to:

- (a) Complete the **application** form(s) fully and accurately.
- (b) Make sure the **Plan Administrator** has a valid email address for you at all times.
- (c) Inform the **Plan Administrator** without delay of any change in your circumstances or status, including any change of address, name, bank account or residency status or change of your **Professional Adviser / Investment Firm** or their details. This allows the **Plan Administrator** to keep their records up to date. The **Plan Administrator** shall not be responsible for any consequences if you fail to notify them of a change in your personal information. Where the **Plan Administrator** does not have an up to date address for you, they may make enquiries to find your new address and reclaim the cost of tracing your new address from you. To achieve this, they may need to share your details with suitable third parties.
- (d) Keep your account security information, username, passwords or system access codes secure. If you become aware that anyone has your password without having your permission to use it, you should inform the **Plan Administrator** as soon as possible. You will be responsible for keeping any usernames and passwords relating to online services provided to you by the **Plan Administrator**.

secure. You should take care to make sure that any information about you which may be used as part of the **Plan Administrator's** security checks is also kept secure.

33. Law and jurisdiction

- (a) In the case of an inconsistency between these **terms and conditions** and the provisions of the **Regulations**, the provisions of the **Regulations** will prevail.
- (b) This document is based on current English and Welsh law and **HMRC** practice, both of which may change in the future.
- (c) These **terms and conditions** and the continued relationship with you is governed by the law of England and Wales. By agreeing to these **terms and conditions**, you, the **Plan Administrator** and the **Plan Manager** submit to the exclusive jurisdiction of the courts of England and Wales. The information set out in these **terms and conditions** is based upon the understanding of all current legislation, which may change in future.
- (d) The **Plan Administrator** will always communicate with you in English.
- (e) All communications from the **Plan Administrator** will normally be by email but they may communicate by letter or telephone. For your protection, telephone calls may be recorded and the **Plan Administrator** may refer to the recordings should there be any confusion or dispute in respect of an instruction, a transaction or conversation connected to your **plan**. The **Plan Administrator** may be required to make the recordings of conversations available to third parties such as the **FCA**.
- (f) Within these **terms and conditions**, the singular includes the plural and vice versa.

34. Entire terms

These **terms and conditions**, the remainder of the **plan documents** and the completed **application** together form the entire terms on which the **plan** is provided to you and administered for you. Nothing in these **terms and conditions** will avoid any responsibilities that the **Plan Administrator** and the **Plan Manager** have either, under the Financial and Services Market Act 2000 and the **FCA's** rules, for death or personal injury caused by their negligence, for fraud (including fraudulent misrepresentation) or any other liability which is unlawful to exclude or try to exclude under the law of England and Wales.

Application forms



Please make sure that you select and complete the correct application form(s) for the type(s) of deposit that you wish to make in the plan. You will need to fill in all sections accurately and clearly, to avoid any delays with your application being processed.

This plan application pack contains application forms for:

Pages 15 - 21

ISA investments

ISA transfers

For individuals wishing to invest in the plan as an 'ISA', 'ISA transfer' or 'direct investment'

Direct investments



This application pack is for individuals to invest in the plan as an 'ISA', 'ISA transfer' or 'direct investment'. If you wish to invest in the plan through a pension or if you are a company, charity or trust wishing to invest in the plan, please use the appropriate application pack.

Application forms can be sent by email or post

Applications can be completed by hand, signed and scanned, or completed electronically, including electronic signatures, and sent by email or post:



You can email scanned or electronically completed application forms to the Plan Administrator:

Email to: tempo.applications@jbrearley.co.uk



You can post hard copies of application forms (including all ISA transfers) to the Plan Administrator:

Post to: Tempo Structured Products, c/o James Brearley, Unit 2, Burton Road, Blackpool, FY4 4WX.

Hard copies are not required - unless an application includes an ISA transfer instruction and authorisation form.



APPLICATION FORM FOR: ISAs, ISA TRANSFERS AND DIRECT DEPOSITS

page 1 of 7

Please use black ink and block capitals if completing by hand. Please send the completed form to the Plan Administrator.

Email to: tempo.applications@jbrearley.co.uk.

Or post to: Tempo Structured Products, c/o James Brearley, Unit 2, Burton Road, Blackpool, FY4 4WX.

1 Professional Adviser / Investment Firm details

Applications will not be accepted if an authorised and regulated Professional Adviser / Investment Firm has not assessed the suitability or appropriateness of the plan for your personal circumstances. The Professional Adviser section / Investment Firm of this form must also be completed.

Name of Professional Adviser / Investment Firm: _____

Name of individual within firm: _____

2 Your details

Title (Mr, Mrs, Miss, Ms, if other please state): _____

Surname: _____

Full first names: _____

Permanent address: _____

Postcode: _____

Date of birth: (DD/MM/YYYY) / /

Country of birth: _____

Nationality: _____

Telephone: _____

Mother's maiden name: _____

National Insurance number

Are you resident in the UK for tax purposes? ☐ Yes ☐ No

Are you a US citizen? ☐ Yes ☐ No

Are you resident for tax purposes in any other country? ☐ Yes ☐ No

If you are resident for tax purposes in any country other than the UK, please provide the country and tax identification number ('TIN'), or an equivalent reference if a TIN is not available

Country: _____

TIN: _____

Joint applicant's details (for direct deposits only. ISA applicants must complete separate forms)

Title (Mr, Mrs, Miss, Ms, if other please state): _____

Surname: _____

Full first names: _____

Permanent address: _____

Postcode: _____

Date of birth: (DD/MM/YYYY) / /

Country of birth: _____

Nationality: _____

Telephone: _____

Mother's maiden name: _____

National Insurance number

Are you resident in the UK for tax purposes? ☐ Yes ☐ No

Are you a US citizen? ☐ Yes ☐ No

Are you resident for tax purposes in any other country? ☐ Yes ☐ No

If you are resident for tax purposes in any country other than the UK, please provide the country and tax identification number ('TIN'), or an equivalent reference if a TIN is not available

Country: _____

TIN: _____

If you are applying to make a direct deposits on behalf of a child (under 18) please complete this section.

Child's full name: _____

Child's date of birth: _____



APPLICATION FORM FOR: ISAs, ISA TRANSFERS AND DIRECT DEPOSITS

page 2 of 7

3 Deposit details

The minimum deposit is £10,000. The maximum new ISA allowance is £20,000 per person, per tax year. The maximum total gross deposit is £1,000,000. It is possible to invest in the options in any proportion you choose:

	OPTION 1 OEHWG	OPTION 2 OEHGV
Amount to deposit in a 2023/24 ISA	£	£
Approximate value of all ISAs being transferred *	£	£
Amount to invest as a direct deposit	£	£
Adviser fee to be paid to your Professional Adviser / Investment Firm**	£ or %	£ or %
Total gross plan deposit	£	£
Total amount being sent by cheque or electronic funds transfer	£	
Total amount being funded by Tempo plan(s) maturity proceeds ***	£	
Full name of Tempo plan(s) the maturity proceeds are being taken from		

- * **Important information about ISA transfers:** If you are transferring ISA(s), please estimate the total value. An ISA for the current tax year can only be transferred in full. You will need to complete section 5 of this application form.
- ** **Important information about Professional Adviser / Investment Firm fees:** You may have agreed to pay your Professional Adviser / Investment Firm a fee for their services in relation to your deposit in the plan. Only complete this section if you would like James Brearley to facilitate the payment of an fee to your Professional Adviser / Investment Firm. Where possible, any adviser fee will be taken from a direct deposit.
- *** **Important information about funding your deposit with maturity proceeds:** If you are funding your deposit in part or in full from Tempo plan(s) maturity proceeds, the Plan Administrator will use maturity funds held on your account for your deposit in the plan. If your maturity proceeds are greater than the amount you are depositing in the plan then the Plan Administrator will hold any excess funds on your account until you instruct them otherwise.

Your deposit must be made from an account held in your name. Your application will be rejected if payment is not made from an account held in your name.

Deposits made by bank transfer: If you are making your deposit by bank transfer, please tell your bank or building society to include a reference with the transfer in the format 'TSP' followed by your surname. Please enter the reference you used below:

T	S	P															
---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

If you do not include the reference with your transfer it may not be possible to connect your funds with your application and this may delay your application or lead to it being rejected.

Please send your transfer to the following account:

Account name: James Brearley & Sons Clients Account – Tempo
Bank: Royal Bank of Scotland **Sort code:** 16-14-12 **Account number:** 10503393

Deposits made by cheque: If you are making your deposit by cheque, please make your cheque payable to 'James Brearley & Sons'. Building society cheques must include reference to your name, to evidence that it was drawn from a personal account. Post-dated cheques cannot be accepted.

APPLICATION FORM FOR: ISAs, ISA TRANSFERS AND DIRECT DEPOSITS

page 3 of 7

4 ISA transfer instruction and authorisation form

If you wish to transfer more than one ISA, please complete and sign a separate copy of this page for each ISA you are transferring (this form can be photocopied). Your existing ISA manager may require an original signature, so you should print, sign and post this ISA transfer instruction and authorisation form to the Plan Administrator, James Brearley.

James Brearley will arrange ISA transfers with your existing ISA manager. The timing of ISA transfers cannot be controlled by James Brearley. If your ISA manager does not complete your ISA transfer before the start date, James Brearley may not be able to open your plan. In this scenario, it may be possible for a late ISA transfer to be deposited in a subsequent issue of the plan, if one is available. James Brearley will hold onto late ISA transfer proceeds, until you or your Professional Adviser tell James Brearley what you would like to do. Neither James Brearley nor Tempo Structured Products accept any liability for any loss caused by any delay in a transfer.

DO NOT SEND THIS PAGE TO YOUR EXISTING ISA MANAGER. PLEASE ENSURE IT IS ATTACHED TO YOUR COMPLETED APPLICATION FORM.

Your title (Mr, Mrs, Miss, Ms, if other please state):

Your surname:

Your full first names:

Your address:

Your date of birth:

National Insurance number

Name of existing ISA manager:

Address of existing ISA manager:

Existing ISA manager email address:

Reference/account number of your existing ISA:

Sort code (if using a bank) :

- -

Dear Sirs,

Please accept this letter as the authority to transfer my ISA held with you to **Tempo Structured Products, c/o James Brearley, Walpole House, Unit 2, Burton Road, Blackpool, FY4 4WX**. Any fees in relation to this transfer are to be taken from my account with you.

☐ Full transfer £ (estimated value)

☐ Partial transfer £ (exact value)

Please detail the account numbers / years to transfer:

Any additional information:

I understand that you will be responsible for and will account to me for any future dividends or tax reclaims, together with any other entitlements that are due to me. Please forward any monies due to me to James Brearley at the address noted above.

I authorise you to provide James Brearley with the full details of my ISA and any other information that they may request following your receipt of this instruction.

I authorise all servicing rights to be transferred to James Brearley on completion of the transfer process.

Yours faithfully,

Signature

Name

Date



**APPLICATION FORM FOR: ISAs,
ISA TRANSFERS AND DIRECT DEPOSITS**

page 4 of 7

This page has been left intentionally blank (as the reverse page will be sent to your existing ISA provider for ISA transfers)



APPLICATION FORM FOR: ISAs, ISA TRANSFERS AND DIRECT DEPOSITS

page 5 of 7

5 Source of funds

The Plan Administrator is required to record the source of funds that you are using for a deposit in the plan. Please advise the source of funds being used to support your application:

- | | | |
|---|--|---|
| <input type="checkbox"/> Personal savings | <input type="checkbox"/> Bequest | <input type="checkbox"/> Pension fund |
| <input type="checkbox"/> Transfer of existing ISA | <input type="checkbox"/> Trust assets | <input type="checkbox"/> Other (please state) |
| <input type="checkbox"/> Property sale | <input type="checkbox"/> Estate assets | |

6 Your bank account details

Any payments or withdrawals from the plan will be made electronically by BACS. In order to ensure this is possible, please provide your bank account details. Your application may be rejected if you do not provide your bank account details. Before any payments can be made, the Plan Administrator will attempt to verify that the bank account you have provided details of belongs to you. The Plan Administrator will carry out electronic checks to verify the bank details provided and they may contact you to provide further evidence if checks have been unsuccessful.

Account name:

Sort code:

 - -

Bank/building society:

Account number:

Building society roll number:

7 Your email details

The Plan Administrator will communicate with you via email regarding your plan. It is therefore important that you provide a valid email address and inform the Plan Administrator if your email address changes. Your email address will also be used to provide you with access to the online web portal.

Your email address:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
@	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

8 Data protection

You authorise the Plan Administrator to hold and process the information you and your Professional Adviser have provided in this application and to act as data controllers for the purposes of the General Data Protection Regulation ('GDPR'). Your information will be held and processed for the administration of this application, the administration of your plan, for statistical analysis, to comply with legal and regulatory requirements and to keep you informed about your plan, including your options at its maturity. You also authorise the transfer of information you provide in this application (or subsequently), to Tempo Structured Products and other companies in the same family of companies and the Professional Adviser acting on your behalf. You can request details of any of your personal data at any time and to request any inaccuracies in your personal data are corrected.

If you need more details on how the Plan Administrator uses your information, please call 01253 831 165 to ask for a copy of their privacy policy, or you can obtain this from their website at www.jbreatley.co.uk.

By signing this application form you agree that the Plan Administrator can use and disclose your information in the ways described in their privacy policy, as amended or updated from time to time.

The Plan Administrator will not send you marketing information.



APPLICATION FORM FOR: ISAs, ISA TRANSFERS AND DIRECT DEPOSITS

page 6 of 7

9 ISA declaration (to be completed by ISA applicants)

I apply to subscribe for a stocks and shares ISA for the 2023/24 tax year and /or to deposit the proceeds from the transfer of an existing ISA. I declare that:

- I am aged 18 or over, that all subscriptions made, and to be made, belong to me.
- I have not subscribed / made payments and will not subscribe / make payments, more than the overall subscription / payment limit to a Cash ISA, Stocks and Shares ISA, Innovative Finance ISA or Lifetime ISA in the same tax year.
- I am resident in the United Kingdom for tax purposes or, if not resident, perform duties which by virtue of Section 28 of the Income Tax (Earnings and 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 Plan Administrator if I cease to be resident or to perform such duties, or be married to or in a civil partnership with a person who performs such duties.
- I authorise the Plan Administrator to hold my cash subscription, ISA investments, interest, any other rights and proceeds in respect of those investments and any other cash, and to make any claims to relief from tax in respect of ISA investments on my behalf.

Signature (scanned and electronic signatures are acceptable)

Name

Date

10 Declaration and authority (to be completed by ALL applicants, including ISA applicants)

It is important that you read and understand the plan documents explaining the features and risks of the plan and agree to the terms and conditions before making a deposit. If there is any feature, risk or term that you do not understand or do not agree to, you should discuss this with your Professional Adviser / Investment Firm before making a deposit in the plan.

I declare that:

- I have read the plan documents and I accept the terms and conditions under which my deposit in the plan will be instructed, held and administered.
- I have completed this application form accurately, to the best of my knowledge and belief.
- I am making this application through a Professional Adviser / Investment Firm, who has assessed the plan's suitability or appropriateness for me and I wish to make this deposit. I confirm that neither the Plan Manager, Tempo Structured Products, nor the Plan Administrator, James Brearley, nor any other group / family of companies entity, have provided advice to me.
- I am requesting the Plan Administrator to begin arranging my plan, through Tempo Structured Products, and providing their services upon receipt of this application.
- I am instructing the Plan Administrator to deduct from my gross plan deposit and pay to my Professional Adviser / Investment Firm any fee which has been agreed by me with my Professional Adviser / Investment Firm as payment for their services in connection with my deposit in the plan.
- I am authorising the Plan Administrator to provide details about my application, including information on my plan's value and my personal data, to my Professional Adviser / Investment Firm and the Plan Manager and other companies in the same family of companies.

- I am authorising my Professional Adviser / Investment Firm to instruct the Plan Administrator on my behalf if my net plan deposit needs to be deposited into an alternative plan, if a deposit into this plan is not possible.
- I am aware that in certain circumstances the information I provide may be shared with UK tax authorities, who may pass it on to other tax authorities.
- I undertake to advise the Plan Administrator promptly of any change in circumstances which causes the information contained in this form to become incorrect or incomplete and to provide an updated declaration within 30 days of such a change.

Signature (scanned and electronic signatures are acceptable)

Name

Date

Joint signature, if applicable (for direct deposits only):

Signature (scanned and electronic signatures are acceptable)

Name

Date

APPLICATION FORM FOR: ISAs, ISA TRANSFERS AND DIRECT DEPOSITS

page 7 of 7

11 Professional Adviser / Investment Firm details (to be completed by firm)

Please also ensure you have read the Tempo Structured Products terms of business and completed the distribution governance - distributor due diligence questionnaire ('DG-DDDQ'), which includes registration and account details which are required in order for adviser fee payments to be made. If your firm has not completed this process, this application may be delayed or rejected.

Firm name:

Adviser name:

Address:

Telephone:

Email:

Firm FCA number:

Are you an appointed representative?

☐ Yes ☐ No

If yes, please provide the name and FCA number of your principal:

- 1) Please confirm how you have categorised your client:
☐ Retail ☐ Professional ☐ Eligible counterparty
- 2) Please confirm how you have categorised your client in accordance with the FCA's finalised guidance ('FG21/1') regarding the fair treatment of vulnerable customers:
☐ Vulnerable ☐ Not vulnerable ☐ Can not disclose
- 3) Please confirm if the deposit is being made by your client based on either: a personal advice recommendation by your firm, and a suitability assessment has been completed in accordance with FCA rules; OR assessment of appropriateness for personal circumstances by your firm, in accordance with FCA rules (select one only):
☐ Advice recommendation ☐ Appropriateness assessment
- 4) Please confirm that you have made the plan brochure and the plan application pack (including the terms and conditions) available to your client. ☐
- 5) Please confirm that you have received the professional adviser information pack ('PAIP') and product proposal pack ('PPP'), and that you have received sufficient information to gain the necessary understanding and knowledge of the plan to distribute it in accordance with the needs, characteristics and objectives of the target market. ☐
- 6) Please confirm that you have read Tempo Structured Products' terms of business and understand the obligations that they place on you and your firm. ☐

Signature (scanned and electronic signatures are acceptable)

Date







Before you / your Professional Adviser / Investment Firm return your application form(s) to us, please check the following:

Investors:

- ☐ Have you read the plan brochure and plan application pack in full?
- ☐ Have you completed the correct application form(s)?
- ☐ Have you completed all relevant sections of the application form(s)?
- ☐ If you are transferring an ISA, have you completed the ISA transfer instruction and authorisation form included in the application form? A separate instruction and authorisation form is required for each ISA that you are transferring. You should send the original ISA transfer instruction and authorisation form(s) by post (not email).
- ☐ If you are applying for a pension, company, charity or trust, have you attached a list of authorised signatories?
- ☐ If you have agreed a fee with a Professional Adviser / Investment Firm have you included their details on the application form(s)?
- ☐ Have you signed and dated the application form(s)?
- ☐ Have you transferred funds (and confirmed the reference number you used) or enclosed a cheque, according to the instructions detailed?
- ☐ If you are paying electronically, or making an ISA transfer application, have you provided documentation that verifies that the bank account you have provided details for belongs to you?
- ☐ Have you provided a valid email address that can be used for plan communications?

Professional Advisers / Investment Firms:

- ☐ Have you completed the Professional Adviser / Investment Firm section of the form?
- ☐ Have you signed and dated the application form(s)?
- ☐ Have you / your firm read the Tempo Structured Products terms of business and completed the distribution governance - distributor due diligence questionnaire ('DG-DDDQ') and distribution governance - mutual annual reporting ('DG-MAR')? Without this, the application may be delayed or rejected. If you are not sure, you can call 020 7391 4747 to check. Please note that the DG-DDDQ includes confirmation that your firm has provided details which are required in order for the Plan Administrator to be able to facilitate adviser fee payments.

Application forms can be sent by email or post

Applications can be completed by hand, signed and scanned, or completed electronically, including electronic signatures, and sent by email or post:.



You can email scanned or electronically completed application forms to the Plan Administrator:

Email to: tempo.applications@jbearley.co.uk



You can post hard copies of application forms (including all ISA transfers) to the Plan Administrator:

Post to: Tempo Structured Products, c/o James Brearley, Unit 2, Burton Road, Blackpool, FY4 4WX.

Hard copies are not required - unless an application includes an ISA transfer instruction and authorisation form.



ISA, ISA TRANSFERS AND DIRECT INVESTMENTS PLAN APPLICATION PACK

Important information

You should read the plan brochure, which describe the features of the plan, including the fixed rate of interest, flex term early closure feature and risks, together with this plan application pack, which includes the full terms and conditions of the plan.

If you require the plan documents in an alternative format, please let your Professional Adviser know.

Tempo Structured Products is a trading name of Tempo Structured Products Limited, registered in England (No 12871910), with its registered office at 338 Euston Road, London NW1 3BG. Tempo Structured Products is an appointed representative of TIME Investments, a trading name of Alpha Real Property Investment Advisers LLP. Alpha Real Property Investment Advisers LLP is authorised and regulated by the Financial Conduct Authority, 12 Endeavour Square, London E20 1JN (FCA No 534723). Tempo Structured Products and TIME Investments are part of the Alpha Real Capital family of companies ('Alpha'), which benefit from materially common ultimate beneficial ownership.

This plan application pack is referred to as a financial promotion by the Financial Conduct Authority and is issued by Tempo Structured Products and approved by Alpha Real Property Investment Advisers LLP for the purposes of section 21 of the Financial Services and Markets Act 2000.

All information is believed to be correct and was approved as of 25 October 2023.

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