



Blackfinch Adapt IHT Service
Non-Advised Application Form

Signatory of:



Welcome

Application Procedures

Thank you for choosing to invest with Blackfinch. We're looking forward to you becoming part of our community. Once invested, our team will be working in line with your financial planning aims. We'll also be on hand to provide support at every stage of your investment journey.

Need help with your application?

For support with completing your application, please do not hesitate to contact our Client Excellence team. You can reach them on **01452 717070** or at enquiries@blackfinch.com.

If you are completing a paper application, please submit this to:

Blackfinch Investments Limited
1350-1360 Montpellier Court,
Gloucester Business Park,
Gloucester,
GL3 4AH

If you are completing one of our digital application forms, please email these to enquiries@blackfinch.com.

Please Note

- All forms submitted to Blackfinch Investments Limited must carry original signatures.
- We're unable to accept any liability for cheques or other documents dispatched by post. Such items will be at the Applicant's own risk.
- The completed Application Form constitutes a warranty that any monies the Applicant forwards will be honoured on first presentation.

Welcome

Application Procedures

Cheques and Bank Transfers

Cheques should be made payable to
'Blackfinch Investments Limited'

CHAPS/BACS/FastPay transfers should be remitted after we receive the Application and after we have completed identity checks, including verifying documents, and have provided confirmation of this.

Account Name	Blackfinch Investments Limited
Account Number	01812668
Sort Code	30-95-41

Transfers should be referenced with the Applicant's name.

We will only accept monies from the Applicant's bank account. If Blackfinch Investments Limited is unable to identify the Applicant's identity in respect of the remittance, or if the payment is from a bank outside the UK/EEA, the remittance may be returned to the remitting bank minus any charges arising from the return of funds.

Proof of Care Home Residency

If you currently reside in a care home please provide proof of residency, such as a letter from the care home confirming you are a resident, to Blackfinch along with the completed application form.

Certifying Power of Attorney documents

To create certified copies of power of attorney documents, please follow the process below:

Make a photocopy of the original document in black and white only.

On the bottom of each photocopied page clearly write:
"I certify that this is a true and complete copy of the corresponding page of the original lasting power of attorney."

On the final page please also write:
"I certify that this is a true and complete copy of the lasting power of attorney."

Please also ensure that the photocopied document is signed and dated on every page by a professional who is a FCA regulated person, or an accountant or solicitor. The person signing must clearly print their name, occupation and provide their company contact details.

Others who can provide certification include:

- The donor
- A Solicitor
- A person who carries out notarial activities

We have sourced this information from the www.gov.uk website. For more guidance on certified copies relating to power of attorney documents please visit:

<https://www.gov.uk/power-of-attorney/certify>

Section 1

Applicant Details

TO BE COMPLETED BY THE APPLICANT

The words and expressions used in this Application Form shall have the meanings ascribed to them in the Blackfinch Adapt IHT Service Brochure and the Terms & Conditions current at the date of completion of this Application Form or as defined elsewhere. By signing this Application Form the Applicant agrees they have read and understood the Declaration and Undertaking on page 22.

Title	Forename(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Address	Postcode
<input type="text"/>	<input type="text"/>

Date of Birth	Email Address
<input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text"/>

*By completing your email address above you agree that we can communicate with you electronically.
Should you wish to receive paper copies of correspondence, please contact us on enquiries@blackfinch.com*

National Insurance Number	Telephone Number
<input type="text"/>	<input type="text"/>

Existing investor with Blackfinch? If yes, please state your designation number.

Are you investing under Power of Attorney or Trust?

*If yes, please enter the names, dates of birth and addresses of all POA / Trustees into the 'Additional Information' section on page 18.
Please note that Blackfinch will need to verify the identity of all attorneys who sign this form for money laundering purposes and will run electronic identification checks to do so.*

Yes ☐ No ☐

Section 2

Funds

TO BE COMPLETED BY THE APPLICANT

How much are you investing? (Minimum Investment £25,000)

Cheque

£

Bank Transfer

£

Please confirm the source of funds

Would you like to take a regular withdrawal from your portfolio?

If yes, please ensure section 3 is completed

Yes

☐

No

☐

I would like to withdraw

£

Fixed Sum

or

% per year of the amount invested

How would you like this paid?

Quarterly

☐

Semi-annually

☐

Annually

☐

Your investment must be held for three months before any withdrawals are facilitated. Annual payments are made every May, semi-annual payments are made every May and November and quarterly payments are made every February, May, August and November.

Section 3

Bank Details

TO BE COMPLETED BY THE APPLICANT

Please provide details of the bank account that you would like future proceeds to be paid into.

Bank Name

Bank Address

Postcode

Account Name

Sort Code

-

-

Account Number

If you have selected Bank Transfer, monies will only be accepted from the Applicant’s bank account. If Blackfinch Investments Limited is unable to identify the Applicant’s identity in respect of the remittance or if the payment is from a bank outside the UK/EEA, the remittance may be returned to the remitting bank minus any charges.

Section 4

Tax Residency

TO BE COMPLETED BY THE APPLICANT

Tax Residency Status

We are legally required to collect information about each investor's tax residency and classifications, which may be shared with HM Revenue & Customs.

Place of Birth

Country of Taxation

Country of Residency

Are you a tax resident outside of the UK, or do you complete a tax return in any country other than the UK?

If yes, please complete the section below.

Yes

☐

No

☐

Country(ies)

Tax Payer Identification Number (TIN) where available

Your tax identification number is the personal reference which is assigned to you by the relevant tax authority. This can be found in a number of ways, the most common of which are listed:

- On your tax return or notification of coding
- By contacting the relevant tax authority
- From your accountant or tax adviser
- On your pay slip or through your employer

Should your tax residency change at any time in the future, you must notify Blackfinch Investments Limited in writing immediately.

Section 5

Applicant Suitability

TO BE COMPLETED BY THE APPLICANT

Blackfinch Investments Limited does not give advice, therefore we cannot provide you with any investment advice, tax advice, or personal recommendations in respect of your portfolio or decision to invest. Blackfinch is required by the FCA to obtain sufficient information from you to assess whether this service is suitable for you. Please ensure all information provided is accurate and up to date. You must inform us at any time if there is any material change in the information you have provided, as it may mean we are no longer able to determine whether this investment is suitable for you.

Investment Objective

The Blackfinch Adapt IHT Service offers investors an opportunity to hold shares in an unquoted company or companies operating in sectors such as renewable energy, asset-backed lending, forestry and property-development lending, while at the same time aiming to provide a level of downside protection. The investment strategy is set out in more detail in the Brochure. Shares in unquoted companies carry a higher risk than shares quoted on the main market of the London Stock Exchange. Blackfinch will not borrow money on behalf of investors, nor lend securities or enter into stock lending or similar transactions.

Which of the following objectives do you have in respect of the proposed investment?

Tick all that apply.

☐

Inheritance Tax (IHT) Relief

☐

Capital Growth

☐

Capital Preservation

Other, please specify

☐

Access to Investment

☐

Regular Income

Risk Tolerance and Capital Loss

Do you understand that you should diversify your investments in order to spread the risk of poor performance?

Yes

☐

No

☐

Please confirm that you understand that Blackfinch charges an initial fee, dealing fees, service fees and non-advised fees as described on page 15 and 16 of the brochure.

Yes

☐

No

☐

Section 5 Continued

Applicant Suitability

TO BE COMPLETED BY THE APPLICANT

I would describe myself as a cautious investor.

Strongly disagree ☐ Disagree ☐ Neither agree or disagree ☐ Agree ☐ Strongly agree ☐

I am willing to accept the risk of falls in value, or total loss of my investment.

Strongly disagree ☐ Disagree ☐ Neither agree or disagree ☐ Agree ☐ Strongly agree ☐

I am happy to accept a higher level of risk to my capital in the knowledge this investment's objective is to qualify for IHT tax relief.

Strongly disagree ☐ Disagree ☐ Neither agree or disagree ☐ Agree ☐ Strongly agree ☐

Inheritance Tax Relief

Have you received taxation advice or otherwise informed yourself about the likely impact of IHT on your estate?

Yes ☐ No ☐

Do you understand that the investment must be held for at least 2 years to benefit from IHT relief and that the period starts on the date your shares are acquired?

Yes ☐ No ☐

Do you know that it is not possible to ensure that 100% of your investment will be invested in assets that will be eligible for exemption from IHT and that the basis for calculating IHT is liable to change over time?

Yes ☐ No ☐

Do you have a chargeable estate greater than £325,000?

Yes ☐ No ☐

Eligibility for Inheritance Tax Relief depends on a number of factors that relate to your finances as a whole. Please confirm that you understand that Blackfinch does not provide advice on whether you qualify for IHT Relief and that you should only invest if you have taken professional advice or are otherwise confident that you qualify for the level of IHT Relief that you are seeking?

Yes ☐ No ☐

Section 5 Continued

Applicant Suitability

TO BE COMPLETED BY THE APPLICANT

Knowledge and Experience

Do you understand that the capital you invest is at risk and you could lose all of your money?

Yes☐

No☐

Do you understand that there is no recognised market for selling your investments and you should be prepared to hold onto them for at least 2 years and at death to benefit from the IHT relief?

Yes☐

No☐

Do you understand that the financial services compensation scheme does not cover poor investment performance?

Yes☐

No☐

Please confirm which of the following types of investments you have previously made.

	Number of investments made	Date of first investment made	Date of latest investment made	Total amount invested £
Tax Products (IHTS, EISs, SEISs, VCTs)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Equities quoted on London Stock Exchange	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Individual Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
AIM-Listed Companies	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Structured Products	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Unregulated Hedge funds	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other, Please Specify <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 5 Continued

Applicant Suitability

TO BE COMPLETED BY THE APPLICANT

Please rate your knowledge, understanding of the characteristics and risks associated with the following investment types;

	Little or No Understanding	Good Understanding	Full Understanding
IHT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EIS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SEIS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
VCT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equities quoted on London Stock Exchange	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Equity/ Unquoted Investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AIM-Listed Companies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unregulated Hedge funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please confirm your occupation/professional position.*

**If you hold or have previously held a position in the financial services sector relevant to this investment please provide details. If you hold a relevant investment-related professional qualification (e.g. ACA, ACCA, CTS, Securities Institute Cert/Diploma) please specify the qualification and the year it was obtained. If you have held any other qualification which you consider to be relevant, please specify.*

Section 5 Continued

Knowledge and Experience

TO BE COMPLETED BY THE APPLICANT

Financial Situation

Please indicate your annual net disposable income.
(after all annual financial commitments)

- ☐ Below £10,000
- ☐ £10,000 - £20,000
- ☐ £20,000 - £40,000
- ☐ £40,000 - £75,000
- ☐ £75,000 - £100,000
- ☐ Over £100,000

Please indicate the value of all your assets after deduction of liabilities (such as loans).
Please exclude your proposed investment from this figure.

- ☐ Below £100,000
- ☐ £100,000 - £250,000
- ☐ £250,000 - £500,000
- ☐ £500,000 - £800,000
- ☐ £800,000 - £1,500,000
- ☐ Above £1,500,000

Section 5 Continued

Knowledge and Experience

TO BE COMPLETED BY THE APPLICANT

Please indicate the value of your assets that you will be able to access within one month.
Please exclude property and your proposed investment from this figure.

- ☐ Below £30,000
- ☐ £30,000 - £50,000
- ☐ £50,000 - £100,000
- ☐ £100,000 - £200,000
- ☐ £200,000 - £500,000
- ☐ Above £500,000

Please confirm you have sufficient liquid capital to cover any foreseeable financial contingencies?

Yes ☐ No ☐

If I were to lose all of the money I am investing into the Blackfinch Adapt IHT Service, it would have the below impact on my standard of living or financial security?

No impact ☐ Minor impact ☐ Major Impact ☐

Type of Investor

I am a professional investor.

Yes ☐ No ☐

I am a high net worth investor and have supplied a copy of my certified high net worth statement.

Yes ☐ No ☐

I am a self-certified sophisticated investor and have supplied a copy of my self-certified sophisticated investor statement.

Yes ☐ No ☐

Please complete the relevant statement on the following pages

Certified High Net Worth Investor Statement

TO BE COMPLETED BY THE APPLICANT

Please confirm whether you qualify as a high-net-worth investor on the basis that A or B apply to you.

In the last financial year did you have:

A) an annual income of £100,000 or more? Income does NOT include any one off pension withdrawals? Yes ☐ No ☐

If yes, please specify your income (as defined above) to the nearest £10,000 in the last financial year. £

B) net assets of £250,000 or more? Net assets do NOT include: your home (primary residence), your pension (or any pension withdrawals) or any rights under qualifying contracts of insurance? Yes ☐ No ☐

If yes, please specify your net assets (as defined above) to the nearest £100,000 in the last financial year. £

OR

C) None of these apply to me. Yes ☐

I accept that being a high-net-worth investor will expose me to promotions for investment where there is a significant risk of losing all the money I invest. I am aware that it is open to me to seek professional advice before making any investment in a high-risk investment.

Signature

Date

D

D

/

M

M

/

Y

Y

Y

Y

Self-Certified Sophisticated Investor Statement

TO BE COMPLETED BY THE APPLICANT

Please confirm whether you qualify as a self-certified sophisticated investor on the basis that A, B, C or D apply to you.

In the last two years have you:

A) worked in private equity or in the provision of finance for small and medium enterprises? Yes ☐ No ☐

If yes, what is/was the name of the business or organisation?

B) been the director of a company with an annual turnover of at least £1 million? Yes ☐ No ☐

If yes, what is/was the name of the company?

C) made two or more investments in an unlisted company? Yes ☐ No ☐

If yes, how many investments in unlisted companies have you made in the last two years?

D) been a member of a network or syndicate of business angels for more than six months? Yes ☐ No ☐

If yes, what is the name of the network or syndicate?

OR

E) None of these apply to me. Yes ☐

I accept that being a self-certified sophisticated investor will expose me to promotions for investments where there is a significant risk of losing all the money I invest. I am aware that it is open to me seek advice from someone who specialises in advising on non-readily realisable securities.

Signature

Date

D

D

/

M

M

/

Y

Y

Y

Y

Section 6

Fees

TO BE COMPLETED BY THE APPLICANT

We accept applications submitted via intermediaries who are introducing agents or where the investment is being made on a non-advised basis. We will facilitate initial and ongoing introducer fees which have been agreed between the applicant and introducer as detailed below.

Fees Payable to Introducer

Yes ☐ No ☐

Initial Introducer Fee

£ Fixed Sum or % of the amount invested in section 2

☐ Please tick if a 20% VAT charge is to be added to this fee

If yes, please state the company VAT registration number

Ongoing Introducer Fee

£ Fixed Sum or % per year

☐ Please tick if a 20% VAT charge is to be added to this fee

If yes, please state the company VAT registration number

Blackfinch Fees

An Initial fee of 2% of the amount invested in section 2 (after deduction of Initial Introducer fee).

A Dealing Fee of 1% of the investment value each time we buy shares on your behalf, or sell shares on your behalf to facilitate an ad-hoc withdrawal or exit.

A 0% Dealing Fee on shares sold to pay introducer fees and regular client withdrawals.

Dealing fee will not be charged on exit if they hold until they die. The dealing fees will be rebated if a client dies within 2 years of the BR-qualifying start date. Note: This will apply to the initial, additional investments and exit dealing fee that fall within that two year investment period, not interim withdrawals.

Important: Intermediary ongoing fees will be facilitated via sale of shares.

Blackfinch provides some secretarial, administration, management (non-independent) and corporate services to the underlying company or companies that make up the portfolio. Blackfinch charge a fee of 1.5% (plus VAT) p.a. for these services. The underlying company or companies are responsible for the costs and expenses for all incidental services employed from third party professionals including legal, accountancy, tax advice and other professionals.

Section 7

Introducer Details

TO BE COMPLETED BY THE APPLICANT

Full Name of Introducer

Full Name of Introducing Firm

Firm Address

Postcode

Correspondence Address

Please tick if the correspondence address is the same as the firm address

☐

Introducer FCA Reference Number

Firms FCA Reference Number

Telephone Number

Email Address

By completing your email address above you agree that we can communicate with you electronically.
Should you wish to receive paper copies of correspondence, please contact us on enquiries@blackfinch.com

Please note that if your firm is an appointed representative then all adviser fee payments confirmed above will be paid directly to the firm’s Regulated Principal.

Section 8

Applicants Declaration

TO BE COMPLETED BY THE APPLICANT

By signing this form I declare that:

- I am 18 years of age or over.
- I have read and understand the Blackfinch Adapt IHT Service Brochure.
- I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of 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 Blackfinch if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
- I have read and understand the Terms & Conditions and agree to be bound by them.
- I have read and understand the declaration and undertaking on page 22 and agree to be bound by them.
- I consent to Blackfinch Investments Limited's best execution policy and the execution of trades on my behalf outside of a recognised investment exchange.
- I consent to the Blackfinch fees and charges which are detailed on page 16 of this application form as well as the Blackfinch Adapt IHT Service Brochure.
- I consent to Blackfinch Investments Limited facilitating my intermediaries fees and charges.
- I understand that you may undertake a search with a third party company for the purpose of verifying my identity and the details I have submitted as part of this application. To do so the third party companies may check the details I supply against any particulars on any database (public or otherwise) to which they have access. That you may use my details in the future to assist other companies for verification purposes. A record of the search will be retained.
- **I confirm I am investing on a non-advised basis and have not received any advice or recommendations from Blackfinch Investments Limited relating to the merits of these investments.**

Signature of Applicant

Name in Block Capitals

Date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Data Protection

Blackfinch Investments Limited will use the information provided by you on this Application Form for administration and research purposes. The information will be held in confidence by Blackfinch Investments Limited and will not be passed to any companies. From time to time we would like to send you information on our other products and services.

☐

If you would like to receive such information, please tick this box.

☐

If you would prefer **not** to receive such information, please tick this box.

Additional Information

Section 9

Customer Due Diligence & Anti Money Laundering

TO BE COMPLETED BY THE INTRODUCER WHERE APPLICABLE

In order to provide assurance to Blackfinch Investments Limited and its bankers and managers that the applicable anti-money laundering law and regulations are complied with, I confirm:

- The Applicant is one of my customers and has been known to me for years;
- The identity and address of the Applicant has been verified to EU requirements and at least in accordance with the standard required by UK law and regulation and any additional “customer due diligence” information required is attached;
- That I have had sight of the original identification evidence and address documentation and that those containing a signature were pre-signed;
- I have completed the Verification of Identity Confirmation (Section 10 of this form). Evidence of identification will be retained in my records and will be made available on request;
- The source of subscription proceeds is known a) to be legitimate, b) not to contravene the applicable anti-money laundering law and regulations, and c) not to relate to the proceeds of any conduct which constitutes any criminal offence in any part of the UK if it occurred there;
- **I have seen evidence of the source of funds in the form of a**
- I am unaware of any activities on the part of the Applicant which leads me to suspect that the Applicant is or has been involved in criminal conduct or money laundering. Should I subsequently become suspicious of any such activity then, subject to legal constraints, I shall inform Blackfinch’s Money Laundering Reporting Officer immediately.

I confirm this investment is placed on a non-advised basis. Yes ☐ No ☐

I confirm that all client documentation is to be sent to: Me only ☐ The client(s) only ☐ Me and the client(s) ☐

Terms & Conditions for Introducer

- I confirm I am authorised under FSMA 2000 to arrange deals in the Blackfinch Adapt IHT Service.
- I have read and agree to be bound by the Blackfinch Intermediary Terms of Business Agreement.

Signature of Introducer

Name in Block Capitals

Date

Section 9 Continued

Customer Due Diligence & Anti Money Laundering

TO BE COMPLETED BY THE INTRODUCER WHERE APPLICABLE

Data Protection

Blackfinch Investments Limited will use the information provided by you on this Application Form for administration and research purposes. The information will be held in confidence by Blackfinch Investments Limited and will not be passed to any companies. From time to time we would like to send you information on our other products and services.

☐

If you would like to receive such information, please tick this box.

☐

If you would prefer **not** to receive such information, please tick this box.

Additional Information

Section 10

Verification of Identity

TO BE COMPLETED BY THE INTRODUCER WHERE APPLICABLE

Confirmation of Verification of Identity Private Individual - Introduction by a FCA regulated firm

Full Name

Date of Birth

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Address

Postcode

Previous Address (if not at current address for three years)

Postcode

Confirmation

I/we confirm that

(a) the above information in Section 10 was obtained by me/us in relation to the customer

(b) the evidence I/we have obtained to verify the identity of the customer:

☐

Meets the standard evidence set out within the guidance of the UK Financial Sector issued by JMLSG;

or

☐

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

Signature of Introducer

Date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Name in Block Capitals

Position

Full name of regulated firm

FCA reference number

Section 11

Declaration and Undertaking

TO BE READ BY ALL PARTIES

1. The Applicant undertakes to Blackfinch Investments Limited that it may rely on the offer made by the Applicant to participate in the Blackfinch Adapt IHT Service pursuant to this Application Form and accordingly that this offer may not be cancelled, rescinded or otherwise revoked after the date hereof.
 2. The Applicant hereby warrants to Blackfinch Investments Limited that:
 - i. the Applicant agrees to proceed with an investment in the Blackfinch Adapt IHT Service upon the Terms & Conditions, which together with this Application Form constitutes the Agreement with the Applicant;
 - ii. The Applicant agrees to pay or procure payment on demand and to indemnify or procure the indemnification of Blackfinch Investments Limited against:
 - a. any liabilities, expenses or payments which may be payable by the Applicant under the Agreement;
 - b. any sums to which Blackfinch Investments Limited or any other person may become entitled by way of indemnity under the Agreement; and
 - c. any other sums in respect of which Blackfinch Investments Limited is entitled to indemnification from the Applicant;
 - iii. the Applicant has received the Blackfinch Adapt IHT Service Brochure and is aware of the aims and objectives of the Blackfinch Adapt IHT Service and has relied on the advice of, or has consulted with, their own professional advisers with regard to the tax, legal and other economic considerations related to this application to the Blackfinch Adapt IHT Service; or is aware it is open to them to seek advice from a professional adviser;
 - iv. the Applicant has received and has read and understood the terms of the Blackfinch Adapt IHT Service Brochure and particularly the section headed 'Risks', and is aware of the risks of proceeding with this application; and the Applicant could lose all of their investment monies and has the capacity to absorb this loss;
 - v. the Applicant has such knowledge and experience in financial and business matters as to be capable of evaluating the risks involved in, and the merits of, an investment in the Blackfinch Adapt IHT Service;
 - vi. in evaluating the suitability of an investment in the Blackfinch Adapt IHT Service, the Applicant has not relied upon any representation or warranty (whether oral or written) made by Blackfinch Investments Limited or any other person other than as set forth in the Blackfinch Adapt IHT Service Brochure, save that this shall not apply to any fraudulent representation. The Applicant confirms that where requested, all documents, records and books relating to the Blackfinch Adapt IHT Service have been made available for review by the Applicant and that the Applicant has received satisfactory answers to questions raised with Blackfinch Investments Limited concerning the Terms & Conditions relating to an investment in the Blackfinch Adapt IHT Service;
 - vii. the Applicant has the financial ability to bear the economic risk of participating in the Blackfinch Adapt IHT Service, has adequate means for providing for their current needs and possible contingencies and has no need for the liquid funds representing their investment in the Blackfinch Adapt IHT Service;
 - viii. the Applicant shall execute and deliver to Blackfinch Investments Limited, within five days after receipt of a request from Blackfinch Investments Limited, such further designations, powers of attorney and other instruments as Blackfinch Investments Limited shall reasonably deem necessary;
 - ix. the Applicant shall promptly provide to Blackfinch Investments Limited such information as it may reasonably require;
 - x. all information provided to Blackfinch Investments Limited in this Application Form is correct and complete as at today's date and may be relied upon by Blackfinch Investments Limited. The Applicant agrees to notify Blackfinch Investments Limited as soon as reasonably practicable upon becoming aware if:
 - a. any representation or warranty contained in this Application Form becomes untrue prior to the acceptance of the application; or
 - b. any response to any questions contained in this Application Form become untrue at any time;
 - xi. the Applicant agrees to provide such information and execute and deliver such documents as Blackfinch Investments Limited may reasonably request to verify the accuracy of the representations and warranties contained in this Application Form or to comply with any law or regulation applicable to the Blackfinch Adapt IHT Service, provided that any confidential information disclosed shall be kept confidential by Blackfinch Investments Limited and shall not be made available to any third party unless required by law or by any regulatory authority.
 3. The Applicant agrees, by executing this Application Form, to be bound by the terms of the Agreement and this Application Form shall accordingly constitute the Applicant's irrevocable agreement to be bound by the Terms & Conditions of the Agreement.
 4. The Applicant accepts that the covenants and undertakings contained in this Application Form shall remain in full force and effect until the termination of the Agreement.
 5. The Applicant acknowledges that Blackfinch Investments Limited will rely upon the covenants and undertakings contained in this Application Form and the Applicant hereby agrees to indemnify Blackfinch Investments Limited and each of their associates from and against any and all losses, costs and expenses reasonably and properly incurred as a result of, or otherwise directly arising out of, a material breach of any such covenants or undertakings contained in this Application Form.
 6. The Applicant agrees that the information provided to Blackfinch Investments Limited in connection with this application and during the course of the operation of the Blackfinch Adapt IHT Service may be stored on computer or otherwise by Blackfinch Investments Limited and such other parties that Blackfinch Investments Limited may nominate for administrative purposes and consent to the use of such information for the purpose of the ongoing administration of the Blackfinch Adapt IHT Service.
- This Application Form, the Blackfinch Adapt IHT Service Brochure and the Terms & Conditions constitute the Agreement, which shall be governed by, and construed in accordance with, the laws of England and Wales, and the appropriate Court of Law in England is to have exclusive jurisdiction in relation to all matters, claims and disputes arising out of or in connection with this Application Form.

IMPORTANT INFORMATION

Blackfinch Investments Limited (Blackfinch) is authorised and regulated by the Financial Conduct Authority. Registered address: 1350-1360 Montpellier Court, Gloucester Business Park, Gloucester, GL3 4AH. Registered in England and Wales company number 02705948.