

# Application for a new account

## CT Lifetime Individual Savings Account (CT LISA)

- This application form is an offer to enter into an agreement with Columbia Threadneedle Management Limited ("Columbia Threadneedle") for a CT LISA.
- You can use this form to invest in a Lifetime ISA for the current tax year.
- You can invest by making a lump sum payment, or regular monthly payments, or both
- The CT LISA is a stocks and shares Lifetime ISA only.
- If you need further application forms, please download them from our website at [ctinvest.co.uk/documents](https://ctinvest.co.uk/documents), email [invest@columbiathreadneedle.com](mailto:invest@columbiathreadneedle.com) or call 0345 600 3030\*. You can also photocopy this form, although signatures must be original.

- Before making your investments, please ensure that you have read the latest Key Information Documents (KIDs) for your preferred investment(s), and the Pre-Sales Cost & Charges Disclosure for your Savings Plan and selected investment(s). These documents can be found at [ctinvest.co.uk/documents](https://ctinvest.co.uk/documents). Paper copies can be provided on request.

**Please complete the form in block capitals and in black ink.**

**Please return the form to the following address:**

**Columbia Threadneedle Management Limited  
PO Box 11114  
Chelmsford  
CM99 2DG**

24DLU/1  
04/24

### Part 1 Personal details

**Please ensure you supply your address, date of birth, nationality and National Insurance number – all are required to open your plan.**

Title (Mr/Mrs/Miss/Ms/Other)

First name(s) in full

Surname

Date of birth

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Permanent residential address

Postcode

Nationality

Telephone

National Insurance number

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Email address

~~Tick here if you have never been issued with a National Insurance number~~

☐

You should be able to find your National Insurance number on a payslip, form P45 or P60 or a letter from HM Revenue & Customs, a letter from the DWP or a pension order book.

#### Data Protection

All personal information submitted with this application form will be treated in accordance with Columbia Threadneedle Management Limited's Privacy Policy, which is available at: [ctinvest.co.uk/privacy](https://ctinvest.co.uk/privacy). This privacy policy includes full details about the type of 'information we collect, what we use this information for, and your related rights.

In addition, the Key Features and Terms & Conditions document for the selected account contains a summary of the key information about how we process your personal information. Should you have any questions regarding how we process your personal information key contact information can be found both in the Privacy Policy and the Terms & Conditions document.

#### Marketing

We would like to provide you with details of financial services and products that we offer which we think you might find interesting.

**If you would NOT like to receive such information, please tick this box** ☐. If at any time you change your mind, please let us know by emailing us at [preferences@columbiathreadneedle.com](mailto:preferences@columbiathreadneedle.com).

## Part 2 Lifetime ISA annual management charge

The annual management charge payable to Columbia Threadneedle Management Limited is £60+ VAT. This amount will be collected from your account in two equal instalments in April and October each year. This means that £30+ VAT will be collected in April and £30+ VAT collected in October.

If you would like to pay this charge by Direct Debit please tick the box below and complete the Direct Debit Form in Part 5.

If you do not opt to pay the annual management charge via Direct Debit, the management charge will be paid out of any available cash in your account.

If your account does not have enough available cash to cover the management charge, we may need to sell your investments to cover the annual management charge.

☐ I would like to pay my management charge by Direct Debit (please complete Part 5).

## Part 3 Lifetime ISA investment details

### To make a lump sum payment

This applies if you would like to invest in a single lump sum payment instead of regular monthly payments. If you would like to make a lump sum investment, tell us how much you'd like to invest, and into what fund(s), in the "Lump Sum" column below. The minimum lump sum is £100. There is a dealing charge of £12 for each fund selected.

### To set up a Direct Debit

If you would like to spread the investment by making regular monthly payments, tell us the amount you'd like to invest, and into what fund(s), in the "Monthly Savings" column below. The minimum Direct Debit is £25. There is no dealing charge on contributions made by Direct Debit. You will need to complete the Direct Debit instruction in Part 5 and provide proof of your bank/building society details with this form. We can accept a pre-printed pay-in slip or a cancelled cheque.

Trust name	(A) Lump sum (min £100)	(B) Monthly savings (min £25)	SEDOL Code (for office use only)
European Assets Trust (ordinary shares)	£	£	BHJVQ59
CT UK Capital and Income Investment Trust (ordinary shares)	£	£	0346328
Balanced Commercial Property Trust (ordinary shares)	£	£	B4ZPCJ0
The Global Smaller Companies Trust (ordinary shares)	£	£	BKLXD97
CT Global Managed Portfolio Trust (growth shares)	£	£	B2PP252
CT Global Managed Portfolio Trust (income shares)	£	£	B2PP3J3
CT Private Equity Trust (ordinary shares)	£	£	3073827
F&C Investment Trust (ordinary shares)	£	£	0346607
CT UK High Income Trust (ordinary shares)	£	£	B1N4G29
CT UK High Income Trust (B shares)	£	£	B1N4H59
TR Property Investment Trust (ordinary shares)	£	£	0906409
Total amount	£	£	

- Lump sums must be paid by cheque. Cheques should be made payable to 'Columbia Threadneedle Management Limited'.
- If you have an existing CT Lifetime ISA and you complete the Direct Debit mandate (Part 5) all existing Direct Debit collections in your name within the plan will be taken from the new bank account.
- If you start a Direct Debit, we will continue to make collections in future tax years until you cancel or change your instruction. We will, if necessary, reduce the monthly Direct Debit amount to the maximum allowed for this or future tax years to ensure that your total investments do not exceed the subscription limit.

## Part 4 Declaration and authorisation

I apply for a CT LISA for the tax year  and any subsequent tax years until further notice. This does not mean that you are obliged to invest with us for future tax years but that your CT LISA will remain live until you provide notice to Columbia Threadneedle to close your account by instructing us to sell or transfer all investments in the account.

I wish to subscribe the total amount detailed in part 3 to this CT ISA for the tax year above.

**Regular savings** Where monthly savings have been selected, I wish to subscribe to the CT LISA, under Direct Debit, the amount detailed in Part 3, or the maximum permitted subscription, whichever is lesser, for the tax year as detailed in part 3 and for each subsequent tax year until further notice.

## Part 4 Declaration and authorisation (continued)

### I declare that:

- this application is to open a CT LISA;
- all subscriptions made, and to be made, belong to me;
- I am 18 years of age or over and under 40;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of a cash ISA, a stocks and shares ISA, an innovative finance ISA and a Lifetime ISA in the same tax year;
- I have not made current year payments, and will not make current year payments, that exceed the Lifetime ISA payment limit
- I have not made current year payments, or transfers from a Help to Buy ISA, and will not make current year payments, or transfers from a Help to Buy: ISA, to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA.
- I have not and will not subscribe to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA; and
- this declaration shall have effect for each year in which I make a payment to the account.
- I am a resident in the UK for tax purposes, or perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the UK or I am married to or in a civil partnership with a person who performs such duties, and will inform Columbia Threadneedle 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 agree to the CT LISA Key Features & Terms and Conditions and will promptly inform you of any changes in my circumstances

### I authorise Columbia Threadneedle:

- to hold my cash subscription, Lifetime ISA investments, interest, dividends and any other rights or proceeds (including any Lifetime ISA government bonus) in respect of those investments and any other cash;
- on my written request, to transfer or pay to me, as the case may be, Lifetime ISA investments or other proceeds in respect of such investments or any cash;
- to make, on my behalf, any claims to relief from tax in respect of Lifetime ISA investments
- to withhold and deduct from a balance in the account and to pay to HMRC any charges due on withdrawals
- to make on my behalf any claims for a bonus in respect of Lifetime ISA subscriptions

### I understand that:

- the CT LISA is a stocks and shares ISA as defined in the ISA regulations 1998, as may be amended or updated from time to time.
- this application is subject to acceptance by Columbia Threadneedle.

- I confirm that I have read the latest Key Information Documents for the selected investment trust(s).
- I have read and understood the pre-sales cost disclosure(s) for the selected investment trust(s) and savings plan.

The above forms part of our standard client agreement. Our terms are detailed fully in our CT Lifetime Individual Savings Account Key Features and Terms & Conditions document which you should read before signing this application form. Familiarising yourself with our terms and conditions ensures you know your rights and what you are agreeing to. You can find our Key Features and Terms & Conditions document on our website or you can request a copy in the mail by phoning us. If you have any questions or need more information on any of our terms, please get in touch.

I declare that this application form has been completed to the best of my knowledge and belief.

Signature

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Date

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### Application checklist Please ensure:

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|---|---|
| <input type="checkbox"/> you have read and understood the Key Features of the CT LISA and Terms & Conditions brochure.  | <input type="checkbox"/> if you are investing monthly, that you have completed the Direct Debit mandate (Part 5) and enclosed proof of your bank/building society details. We can accept a pre-printed pay-in slip or a cancelled cheque. |
| <input type="checkbox"/> you have supplied your address, date of birth and National Insurance number.   | <input type="checkbox"/> you have signed and dated the Declaration in Part 4.   |
| <input type="checkbox"/> if you are investing a lump sum, that you have enclosed a cheque and it is made payable to 'Columbia Threadneedle Management Limited'. Please remember to sign and date the cheque. Post-dated cheques will not be accepted. | <input type="checkbox"/> you do not detach any part of the form other than the Direct Debit Guarantee.  |
|   | <input type="checkbox"/> that you have read the latest Key Information Document and Pre-Sales Cost & Charges Disclosure for the selected investment trust(s) and savings plan.  |



Please fill in the whole form using a ball point pen and send it to:

**Columbia Threadneedle Management Limited**  
**PO Box 11114**  
**Chelmsford**  
**CM99 2DG**

Service user number

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Name(s) of account holder(s)


Reference number (for office use only)

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Please pay Columbia Threadneedle Management Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with Columbia Threadneedle Management Limited and, if so, details will be passed electronically to my bank/building society.

Bank/building society account number

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Branch sort code

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Name and full postal address of your bank or building society

<b>To the Manager</b>	bank/building society
Address	
Postcode	

Signature(s)


Date

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Banks and building societies may not accept Direct Debit instructions for some types of account.

**To be detached and retained by the payer**



## The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Columbia Threadneedle Management Limited will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Columbia Threadneedle Management Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Columbia Threadneedle Management Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society – If you receive a refund you are not entitled to, you must pay it back when Columbia Threadneedle Management Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



**Columbia Threadneedle Management Limited**

\*0345 600 3030, 9.00am - 5.00pm, weekdays, calls may be recorded or monitored for training and quality purposes.