

## Client Services Questionnaire

**Hambros**

## Document Guide

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## Client Services Questionnaire

Please complete this questionnaire in **BLACK INK** and **BLOCK CAPITALS**.

Name of Trust	
Private Banker	

### The Societe Generale Private Banking Hambros Group of Companies

Throughout this Client Services Questionnaire all references to SGPB Hambros shall be construed as references to the SGPB Hambros entity that will provide you with the particular client service you have selected.

#### **UK**

SG Hambros Bank Limited  
8 St James's Square  
London SW1Y 4JU

#### **Jersey**

SG Hambros Bank (Channel Islands) Limited  
PO Box 78, SG Hambros House  
18 Esplanade, St Helier  
Jersey JE4 8PR

#### **Guernsey**

SG Hambros Bank (Channel Islands) Limited  
Guernsey Branch  
PO Box 6, Hambro House  
St Julian's Avenue, St Peter Port  
Guernsey GY1 3AE

#### **Gibraltar**

SG Hambros Bank (Gibraltar) Limited  
PO Box 375, Hambro House  
32 Line Wall Road, Gibraltar



### Trust Details

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#### The Trust

Name and Address	
Full name of the Trust (referred to throughout this questionnaire as 'the Trust')	
Principal address of the Trust	Correspondence address of the Trust (if different)
Postcode	Postcode
Date the Trust was established	
Termination date of the Trust	
Applicable law	

#### Net Worth

Assets	
Cash	
Stocks and shares	
Value of property	
Other major assets	

**Trust Details** continued

**Net Worth** continued

<b>Liabilities</b>	
Mortgage	
Other major liabilities	
<b>Total net worth</b>	
Estimated annual income of the Trust	
Other relevant information	

<b>Further Details</b>	
Purpose of the Trust	
Sources of the funds settled in the Trust	

**Individual Trustee(s)**

Complete where applicable

**N.B.** Any further trustee(s) should be listed on a separate form.

Trustee 1	
Surname	
Forename(s)	
Former name: e.g. maiden name/former married name/any previous name(s)	
Title (Mr/Mrs/Ms/Miss/Dr/Other)	
Occupation	
Public positions held	
Name of employer	
Permanent residential address	
Postcode	
Nationality	
Date of birth	DD / MM / YYYY
Town and country of birth	
Telephone	
Facsimile	
Email address	

Trustee 2	
Surname	
Forename(s)	
Former name: e.g. maiden name/former married name/any previous name(s)	
Title (Mr/Mrs/Ms/Miss/Dr/Other)	
Occupation	
Public positions held	
Name of employer	
Permanent residential address	
Postcode	
Nationality	
Date of birth	DD / MM / YYYY
Town and country of birth	
Telephone	
Facsimile	
Email address	

**Individual Trustee(s)** continued

Complete where applicable

**N.B.** Any further trustee(s) should be listed on a separate form.**Trustee 1**

Surname

Forename(s)

Former name: e.g. maiden name/former married name/any previous name(s)

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

Occupation

Public positions held

Name of employer

Permanent residential address

Postcode

Nationality

Date of birth DD / MM / YYYY

Town and country of birth

Telephone

Facsimile

Email address

**Trustee 2**

Surname

Forename(s)

Former name: e.g. maiden name/former married name/any previous name(s)

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

Occupation

Public positions held

Name of employer

Permanent residential address

Postcode

Nationality

Date of birth DD / MM / YYYY

Town and country of birth

Telephone

Facsimile

Email address



**Corporate Trustee(s)**

Complete where applicable

**N.B.** Any further trustee(s) should be listed on a separate form.

<b>Trustee 1</b>
Company name
Registered address
Postcode
Company no.
Contact name(s)
Telephone
Facsimile
Email address

<b>Trustee 2</b>
Company name
Registered address
Postcode
Company no.
Contact name(s)
Telephone
Facsimile
Email address

**Settlor(s)**

**N.B.** Any further settlor(s) should be listed on a separate form.

<b>Settlor 1</b>	
Surname	
Forename(s)	
Former name: e.g. maiden name/former married name/any previous name(s)	
Title (Mr/Mrs/Ms/Miss/Dr/Other)	
Occupation	
Public positions held	
Name of employer	
Permanent residential address	
Postcode	
Nationality	
Date of birth	DD / MM / YYYY
Date of death*	DD / MM / YYYY
Town and country of birth	
Telephone	
Facsimile	
Email address	

\*If applicable.

<b>Settlor 2</b>	
Surname	
Forename(s)	
Former name: e.g. maiden name/former married name/any previous name(s)	
Title (Mr/Mrs/Ms/Miss/Dr/Other)	
Occupation	
Public positions held	
Name of employer	
Permanent residential address	
Postcode	
Nationality	
Date of birth	DD / MM / YYYY
Date of death*	DD / MM / YYYY
Town and country of birth	
Telephone	
Facsimile	
Email address	

Settlor(s) continued

Complete where applicable

Settlor 3

Surname

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Forename(s)

---

Former name: e.g. maiden name/former married name/any previous name(s)

---

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

---

Occupation

---

Public positions held

---

Name of employer

---

Permanent residential address

Postcode

---

Nationality

---

Date of birth DD / MM / YYYY

---

Date of death\* DD / MM / YYYY

---

Town and country of birth

---

Telephone

---

Facsimile

---

Email address

---

\*If applicable.

Settlor 4

Surname

---

Forename(s)

---

Former name: e.g. maiden name/former married name/any previous name(s)

---

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

---

Occupation

---

Public positions held

---

Name of employer

---

Permanent residential address

Postcode

---

Nationality

---

Date of birth DD / MM / YYYY

---

Date of death\* DD / MM / YYYY

---

Town and country of birth

---

Telephone

---

Facsimile

---

Email address

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Relationship between settlor(s)

If the Trust was established by a declaration of trust, this section has to be completed in respect of the originator of the funds if this is not the settlor.

**Protector(s)**

**N.B.** Any further protector(s) should be listed on a separate form.

**Private**

Surname

---

Forename(s)

---

Former name: e.g. maiden name/former married name/any previous name(s)

---

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

---

Occupation

---

Public positions held

---

Name of employer

---

Permanent residential address

---

Postcode

---

Nationality

---

Date of birth **DD / MM / YYYY**

---

Telephone

---

Facsimile

---

Email address

---

**Corporation**

Company name

---

Registered address

---

Postcode

---

Company no.

---

Contact name(s)

---

Telephone

---

Facsimile

---

Email address

---

**Beneficiary(ies)**

Complete where applicable

**Beneficiary 1**

---

Surname

---

Forename(s)

---

Former name: e.g. maiden name/former married name/any previous name(s)

---

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

---

Occupation

---

Public positions held

---

Name of employer

---

Permanent residential address

---

Postcode

---

Nationality

---

Date of birth **DD / MM / YYYY**

---

Town and country of birth

---

Telephone

---

Facsimile

---

Email address

---

Relationship to the settlor(s)

---

**Beneficiary 2**

---

Surname

---

Forename(s)

---

Former name: e.g. maiden name/former married name/any previous name(s)

---

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

---

Occupation

---

Public positions held

---

Name of employer

---

Permanent residential address

---

Postcode

---

Nationality

---

Date of birth **DD / MM / YYYY**

---

Town and country of birth

---

Telephone

---

Facsimile

---

Email address

---

Relationship to the settlor(s)

---

**Beneficiary(ies)** continued

Complete where applicable

**Beneficiary 3**

Surname

Forename(s)

Former name: e.g. maiden name/former married name/any previous name(s)

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

Occupation

Public positions held

Name of employer

Permanent residential address

Postcode

Nationality

Date of birth **DD / MM / YYYY**

Town and country of birth

Telephone

Facsimile

Email address

Relationship to the settlor(s)

**Beneficiary 4**

Surname

Forename(s)

Former name: e.g. maiden name/former married name/any previous name(s)

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

Occupation

Public positions held

Name of employer

Permanent residential address

Postcode

Nationality

Date of birth **DD / MM / YYYY**

Town and country of birth

Telephone

Facsimile

Email address

Relationship to the settlor(s)

**Beneficiary(ies)** continued

Complete where applicable

**Beneficiary 5**

Surname

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Forename(s)

---

Former name: e.g. maiden name/former married name/any previous name(s)

---

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

---

Occupation

---

Public positions held

---

Name of employer

---

Permanent residential address

Postcode

---

Nationality

---

Date of birth **DD / MM / YYYY**

---

Town and country of birth

---

Telephone

---

Facsimile

---

Email address

---

Relationship to the settlor(s)

---

**Beneficiary 6**

Surname

---

Forename(s)

---

Former name: e.g. maiden name/former married name/any previous name(s)

---

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

---

Occupation

---

Public positions held

---

Name of employer

---

Permanent residential address

Postcode

---

Nationality

---

Date of birth **DD / MM / YYYY**

---

Town and country of birth

---

Telephone

---

Facsimile

---

Email address

---

Relationship to the settlor(s)

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**Classes of beneficiaries**

## Banking Services

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### Trust Account Details

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Type of account required e.g. property a/c, bill a/c etc.	
Currency of account (multiple possible)	GBP <input type="checkbox"/> USD <input type="checkbox"/> EUR <input type="checkbox"/> CHF <input type="checkbox"/> Other <input type="checkbox"/> _____
Do you require segregated income and capital accounts?	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Bank Account Activity

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Purpose of the account	
Estimated frequency of transactions	
Estimated value range of transactions	
Source of account opening funds	

### Payments/Deposits

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If the Trust is likely to require SGPB Hambros to make or receive any regular international payments, please provide details of the estimated frequency, source and destination countries and of the expected beneficiary or remitter. <b>(Please do not include Direct Debits or Standing Orders)</b>	<b>Incoming</b>	<b>Outgoing</b>



**Banking Services** (Additional Bank Account if required)

**Trust Account Details**

Type of account required e.g. property a/c, bill a/c etc.	
Currency of account (multiple possible)	GBP <input type="checkbox"/> USD <input type="checkbox"/> EUR <input type="checkbox"/> CHF <input type="checkbox"/> Other <input type="checkbox"/> _____
Do you require segregated income and capital accounts?	Yes <input type="checkbox"/> No <input type="checkbox"/>

**Bank Account Activity**

Purpose of the account	
Estimated frequency of transactions	
Estimated value range of transactions	
Source of account opening funds	

**Payments/Deposits**

If the Trust is likely to require SGPB Hambros to make or receive any regular international payments, please provide details of the estimated frequency, source and destination countries and of the expected beneficiary or remitter. <b>(Please do not include Direct Debits or Standing Orders)</b>	<b>Incoming</b>	<b>Outgoing</b>

### The Trust's Investment Profile

This section is to define the Trust's investment profile in terms of the trustees' knowledge, experience, investment aims and objectives, attitude to risk and return expectations.

#### Knowledge and Experience of Financial Investments

It is important that SGPB Hambros understands the trustees' level of knowledge regarding financial markets and investing. The following questions aim to provide us with a general understanding of the trustees' experience, objectives and attitude to risk.

Please select the option below that best describes you:

The trustees have little or no understanding of financial markets and investing

The trustees have a general understanding of financial markets and investing

The trustees have a very good understanding of financial markets and investing

On what basis do you typically invest? Discretionary  Advisory  Execution only  Never previously invested

The following questions help us to assess your level of knowledge on different types of financial investment products and provide an indication of the types of investment products the trustees would like to invest in:

Do the trustees have a good knowledge of the following products, particularly of the returns and the level of risks that are associated with them?		Have the trustees previously held these types of investment?			Are the trustees interested in:
Bonds	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
Equities	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
<b>Collective Investment Schemes</b>					
- Mutual Funds/OEICs/Unit Trusts	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
- ETFs	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
- Investment Trusts	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
- Property Funds/REITs	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
- Commodity Funds	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
- Private Equity Funds	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
- Hedge Funds	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
Structured Products	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
FX Trading	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
Options/Futures	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>
Warrants	Yes <input type="checkbox"/> No <input type="checkbox"/>	Never <input type="checkbox"/>	Rarely <input type="checkbox"/>	Frequently <input type="checkbox"/>	Yes <input type="checkbox"/>

If you require further guidance regarding the above please contact your Private Banker.

### The Trust's Investment Profile continued

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#### Investment Aims and Objectives

The following questions are designed to help us to better understand the trustees' investment aims and objectives:

How much do the trustees want to initially invest?	
What percentage is this of the Trust's net assets?	_____ %
Over what time period are the trustees seeking to invest?	Less than 3 years <input type="checkbox"/> 3 to 5 years <input type="checkbox"/> 5 years or greater <input type="checkbox"/> The Trust has a specific time frame <input type="checkbox"/> _____
During the above time period, do the trustees have a known capital requirement that we should take into consideration when providing the Trust with investment advice?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please provide further details	
Do the trustees require the Trust's investments to produce a specific level of regular income?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please provide further details	
What frequency of contact would the trustees like from SGPB Hambros in relation to your investments?	Quarterly <input type="checkbox"/> Annually <input type="checkbox"/> Other (Please specify) <input type="checkbox"/>

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## The Trust's Investment Profile continued

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### Capacity to withstand losses

The object of this question is not to assess how much risk the trustees are willing to take but to focus on the overall level of loss the Trust can withstand before causing the Trust financial distress.

Investments can go up or down in value and may on occasion have long periods of sustained loss. Therefore thinking about both the Trusts current and future financial situation, in a worst case scenario:

Of the monies the Trust intends to invest with SGPB Hambros, what level of overall loss could the Trust sustain without it having a significantly detrimental effect?

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0%                       5%                       15%                       30%                       >30%

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### Attitude to Risk

A portfolio is typically constructed by combining various asset classes (Money Market Instruments, Bonds, Equities, Alternative Investment Products, Emerging Market Equities etc). The value of each of these asset classes will vary over time. The amount that they vary in value each year is called the annual volatility. In any given year these changes can be either negative (losses) or positive (gains). Volatility, or market risk, is one of the measures that we use when considering risk. When we provide a product risk score, it is this measure of risk that is being shown. In general terms, assets which traditionally display the highest risk also produce the highest returns over the longer term. Conversely assets with the lowest risk generally produce lower levels of return over the longer term.

In normal market conditions, higher risk assets such as Equities, Private Equity, Property and Commodities can often exhibit volatility that is very large (i.e. more than 30%). Lower risk assets, such as Bonds, will also vary in value but typically the losses or gains will be lower (i.e. we expect them to be less than 10%). The lowest risk asset is cash. There is never absolute certainty as to how large or small gains or losses will be, and past performance is no indicator of future performance.





Investors should have regard to all risks associated with an investment before investing. Investments carry other risks that may not be included within the SGPB Hambros product risk score. Other risks may include liquidity risk, inflation risk or counterparty risk. Investors should be aware that individual investments may be subject to the performance or financial status of an individual company or fund manager. These may impact the performance of an investment irrespective of the volatility or market risks outlined above.

**The Trust's Investment Profile continued**

**Investment Risk Profile**

The following sets out our risk categories. A description of the investment objectives is provided for each together with the types of investment that may typically be held and the range of returns that could reasonably be expected.

Please indicate which one best matches your requirements in respect of the funds to be managed by SGPB Hambros.

Risk Categories	Investments Typically Held <sup>1</sup>	Annual Loss or Gain Range <sup>2</sup>	Tick Box
<p><b>Risk profile: 4</b> Your primary objective is to maximise the performance of your portfolio by accepting to invest virtually all of it in higher risk assets. You are unlikely to need to liquidate the assets deposited in the account to meet current or future financial obligations. You accept that the value of your investments, whether measured individually or in composite, may be subject to very significant fluctuations.</p>	<p>Global Equities Emerging Equities Hedge Funds Private Equity Funds High Yield Bonds Commodity Funds Property Funds</p>	<p>Losses or gains could exceed: 30%</p> 	<p>Risk profile: 4</p> <input data-bbox="1377 712 1412 750" type="checkbox"/>
<p><b>Risk profile: 3</b> You seek capital growth and/or higher income in the medium to long term. To achieve this, you are willing to invest a substantial part (typically over 50%) of your portfolio in higher risk assets. You accept that the value of your investments, whether measured individually or in composite, may be subject to strong fluctuations.</p>	<p>Global Equities Emerging Equities Structured Products Hedge Funds High Yield Bonds Commodity Funds Property Funds Bonds</p>	<p>Loss or gain could be between: -30% loss and +30% gain</p> 	<p>Risk profile: 3</p> <input data-bbox="1377 1061 1412 1099" type="checkbox"/>
<p><b>Risk profile: 2</b> You are looking to combine income with some capital growth. To do so, you are willing to invest part of your portfolio in higher risk assets with the remainder invested in lower risk assets. Overall, although individual investments may vary substantially in value, you expect your portfolio of investments to achieve reasonable stable returns over the long term accepting that there may be periods of negative returns.</p>	<p>Bonds Global Equities Emerging Equities Hedge Funds High Yield Bonds Commodity Funds Property Funds Structured Products</p>	<p>Loss or gain could be between: -15% loss and +15% gain</p> 	<p>Risk profile: 2</p> <input data-bbox="1377 1384 1412 1422" type="checkbox"/>
<p><b>Risk profile: 1</b> Your priority is the security of your portfolio capital. You expect to achieve reasonably stable returns and do not expect significant fluctuations in value of the overall portfolio. You may hold some higher risk assets, but these will represent, at most, a small part of the portfolio.</p>	<p>Bonds Structured Products (which aim to return all of your capital at maturity) Money Market Funds</p>	<p>Loss or gain could be between: -5% loss and +5% gain</p> 	<p>Risk profile: 1</p> <input data-bbox="1377 1733 1412 1771" type="checkbox"/>

**Investments Typically Held<sup>1</sup>** are illustrative. Actual portfolios may contain a variety of investments from different risk categories.

**Annual Loss or Gain Range<sup>2</sup>** We define this as meaning that in 95% of all 12 month periods (ie 19 out of every 20 years) we expect this type of investment or portfolio to make a loss or gain that is within the stated range. For example, an annual loss or gain range of 15% means that in loss-making years we expect the loss will not exceed -15%. This does not mean that losses can never exceed the stated range.

## Investment Services

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You will need to decide how involved you would like to be in the management of your investments. SGPB Hambros offers discretionary, advisory (both managed and non-managed) and execution only investment services. You may choose to use different services for different parts of your portfolio of investments. Separate accounts will need to be opened for each service selected.

Set out below is a summary of both our managed and non-managed investment services. For a full description of each service please refer to the Terms of Business.

### Managed Investment Services

#### **Discretionary Managed Service**

Your portfolio will be actively managed and we can change the investments within your portfolio to reflect our current market views. You authorise us to exercise our absolute discretion in the management of your cash and investments to an agreed investment strategy, with power to enter into any investment transaction in relation to your account without further reference to you.

Under the discretionary mandate you will have the choice of a number of investment strategies to which your portfolio will be managed.

For more complex client requirements we also offer individually tailored solutions. We will work closely with you to design a bespoke strategy that can exclude certain markets or sectors or hold particular investments that do not usually fall within our core strategies.

#### **Managed Advisory Service**

Your portfolio will be actively managed by your investment adviser on an asset allocation, portfolio construction and product selection basis, which will be agreed with you on a regular basis. Recommendations and transactions will be entered into on your behalf based on this agreed approach only with your express consent. The account will be managed on an ongoing basis and we will regularly review your portfolio with you.

Under the managed advisory mandate you will have the choice of a number of investment strategies to which your portfolio will be managed, or you may agree on a bespoke strategy where you set your investment perimeter and your investment adviser will provide advice to you on this basis.

### Non-Managed Investment Services

#### **Non-Managed Advisory Services**

This service may be suitable for you if you are seeking advice from time to time but wish to make your own investment decisions. Your portfolio will not be actively managed and will not be allocated an investment strategy. Recommendations will be made based on SGPB Hambros' views but without regard to the composition of your portfolio other than to ensure it is within your risk profile. We will not take any responsibility for the ongoing management of your portfolio under this service. We will contact you in relation to your account where there is a change in the SGPB Hambros' recommendation in respect of one or more of your holdings.

#### **Execution-Only Service**

We are able to act on an execution-only basis for you. We will only execute a transaction on your behalf once we have received specific instructions from you to do so. We will not provide any advice in respect of such transactions.

Any information provided to you will be for information purposes only and does not purport to be a recommendation or investment advice.

**Investment Services** continued

Service		Base/Valuation Currency				Which entity do you wish to provide this service?			
		GBP	EUR	USD	Other	UK	Guernsey	Jersey	Gibraltar
Discretionary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managed Advisory	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Managed Advisory	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Execution-Only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Source of account opening funds	
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**Special Instructions/Constraints/Notes (eg. investments you may not wish to hold, limits on the size of holdings within portfolios, notification of losses exceeding any pre-determined threshold, non-UK situs assets etc.)**

**Capital Gains Tax Reporting**

I/We require UK Capital Gains Tax Reporting Yes  No

This service requires the provision of the full acquisition and cost history for each investment held.

## EU Savings Tax Directive

The EU Savings Tax Directive came into force on 1 July 2005. It applies to cross-border payments of savings income to individuals with accounts in one Member State (or in a relevant dependent or associated territory of the UK such as the Channel Islands and Gibraltar) but resident in another Member State.

The Directive requires that all businesses and public bodies (paying agents) that make savings income payments to, or collect savings income for, individuals resident overseas in prescribed territories must report details on the individuals and payments made to their local tax authorities.\* This information will then be exchanged between the tax authorities of the prescribed territories depending on clients' permanent residence. UK-resident clients of Gibraltar may be able to opt for a withholding tax instead of the option to exchange information.\*\*

A trust can be IN or OUT of scope in relation to the EU Savings Tax Directive. The following section must be completed according to the results of the supplementary EU Savings Tax Directive checklist. Please complete the checklist with the help of the Trust's private banker before continuing below.

### Is the Trust IN or OUT of scope of the EU Savings Tax Directive? (tick one box)

In scope

Out of scope

### If the Trust is IN scope then the details to be provided relate ONLY to the in-scope trustee(s) or beneficiary(ies) (tick one box)

Trustee(s)

Beneficiary(ies)

### Please select the required option (tick one box)

Exchange

Withhold tax

### Gibraltar only:

1. The withholding option is available only to UK residents.
2. For residents of EU countries (other than the UK), only exchange of information is available.
3. For accounts where at least one party is resident in an EU country, e.g. Spain, and any other party is resident in the UK, the withholding option is not available and all parties will be subject to exchange of information.
4. All in-scope parties to a Trust account must select the same option of either exchange of information or withholding tax.

\*For these purposes, the EU Savings Tax Directive includes those measures introduced by the dependent or associated territories of the UK that are intended to provide the same effect as the Directive.

\*\*The withholding tax option is only available to UK-resident clients of Gibraltar. Since 1 July 2005, withholding tax has been levied at 15% for the first three years, 20% for the subsequent three years and 35% thereafter.



## Declaration

### Dates and Frequency of Valuations and Statements

Valuations and Statements will be sent quarterly unless otherwise requested below.

Frequency	
Day	

**N.B. Channel Islands and Gibraltar clients only:** Where there have been no transactions on an account during the agreed statement period, a statement will not normally be sent to you. However, you will always receive an annual statement for your account.

### Copy Correspondence

Please provide details of where copy correspondence should be sent. Please also state the capacity in which the recipient will be receiving the copy correspondence (e.g. as the Trust's lawyer/accountant) and tick the type of documentation to be provided.

Addressee 1		Copy Correspondence	
Name		<b>Bank Account</b>	<input type="checkbox"/>
Capacity		Statements	<input type="checkbox"/>
Address		Deposit advices	<input type="checkbox"/>
		<b>Investment Account</b>	<input type="checkbox"/>
		Contract notes	<input type="checkbox"/>
		Statements	<input type="checkbox"/>
		Valuations	<input type="checkbox"/>
Postcode		CGT packages	<input type="checkbox"/>

Addressee 2		Copy Correspondence	
Name		<b>Bank Account</b>	<input type="checkbox"/>
Capacity		Statements	<input type="checkbox"/>
Address		Deposit advices	<input type="checkbox"/>
		<b>Investment Account</b>	<input type="checkbox"/>
		Contract notes	<input type="checkbox"/>
		Statements	<input type="checkbox"/>
		Valuations	<input type="checkbox"/>
Postcode		CGT packages	<input type="checkbox"/>

## Declaration continued

### Copy Correspondence continued

Please provide details of where copy correspondence should be sent. Please also state the capacity in which the recipient will be receiving the copy correspondence (e.g. as your lawyer/accountant) and tick the type of documentation to be provided.

Addressee 3		Copy Correspondence	
Name		<b>Bank Account</b>	<input type="checkbox"/>
Capacity		Statements	<input type="checkbox"/>
Address		Deposit advices	<input type="checkbox"/>
		<b>Investment Account</b>	<input type="checkbox"/>
		Contract notes	<input type="checkbox"/>
		Statements	<input type="checkbox"/>
		Valuations	<input type="checkbox"/>
Postcode		CGT packages	<input type="checkbox"/>

### Requests for Information

You agree that SGPB Hambros may give the following people any information requested in writing by them in relation to your account(s) (tick where appropriate):

Accountant	Contact Details
Bank account(s) only <input type="checkbox"/>	
Investment account(s) only <input type="checkbox"/>	
Both <input type="checkbox"/>	

Solicitor	Contact Details
Bank account(s) only <input type="checkbox"/>	
Investment account(s) only <input type="checkbox"/>	
Both <input type="checkbox"/>	

Tax Adviser	Contact Details
Bank account(s) only <input type="checkbox"/>	
Investment account(s) only <input type="checkbox"/>	
Both <input type="checkbox"/>	

Other	Contact Details
<input type="text"/> <input type="checkbox"/>	
Bank account(s) only <input type="checkbox"/>	
Investment account(s) only <input type="checkbox"/>	
Both <input type="checkbox"/>	

## Declaration continued

## Bank Mandate

I/We as the trustee(s) of the (insert the name of the Trust)

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hereby request and authorise SGPB Hambros to open an account or accounts in the name of the Trust.

In accordance with the trust deed, I/we authorise SGPB Hambros to act on all instructions relating to such account(s) and to honour and debit to such account(s), whether in credit or overdrawn or becoming overdrawn or closed in consequence of such debit, all cheques, drafts or other orders or receipts for money signed, bills of exchange and promissory notes drawn, accepted or made on behalf of the Trust provided they are signed or accepted by:

Any trustee acting alone; or\*

All trustees acting together; or\*

A specified number of trustees acting together\*   
Please specify number below:

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Other instructions\*

Please specify below:

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\*Only one of the above options must be completed. If not completed, SGPB Hambros will default to all trustees acting together.

until SGPB Hambros receives notice in writing to the contrary signed in accordance with the above instructions.

I/We also hereby authorise SGPB Hambros to act on any instructions that I/we may give concerning any valuable items which I/we have deposited with SGPB Hambros for safe keeping.

I/We agree to furnish SGPB Hambros with the deed(s) establishing the Trusts and with any documents executed pursuant to the powers conferred upon me/us by the deed(s) establishing the Trust ('Ancillary Documents').

For the avoidance of any doubt, I/we hereby acknowledge that SGPB Hambros is under no obligation to ensure that any act or instruction given by any trustee is in accordance with their duties, powers or obligations as set out in the trust deed or any Ancillary Documents and SGPB Hambros hereby excludes any liability of whatever nature in connection with the validity or otherwise of any such act or instruction.



**Declaration** continued

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**Mandate** continued

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**Codeword**

There is the option of creating a codeword on the account(s) as an additional security measure. If a codeword is used and a request/instruction does not contain it, SGPB Hambros reserves the right not to act on the instruction. The codeword should not be a word that is likely to be guessed by anyone pretending to act on behalf of the Trust. Authorised signatories must use the agreed codeword in respect of all requests regarding the account(s), including the giving of instructions.

**I/We request that a codeword is used in relation to the Trust's account(s).  
The codeword I/we wish to use is:**

**Private eBanking Service**

The Private eBanking Service offers a means of accessing the Trust's account(s) via the internet. Further details about this service are set out in the Terms of Business. A person nominated by all of the trustees can access the account(s) via the Private eBanking Service but not operate the account(s) on behalf of the Trust (view-only access).

**The trustee(s) wish(es) to use the Private eBanking Service to access the account(s).**

Yes

No

Name of the individual nominated to access the Private eBanking Service:

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**Investment Services**

Please tick to signify your agreement if you will be receiving Investment Services:

I/We have read clauses 11 Execution of Orders and 12 Client Limit and Stop-Loss Orders of the Investment Services and Wealth Planning Schedule to the Terms of Business and agree:

- (i) that SGPB Hambros may execute transactions outside a regulated market or multilateral trading facility as set out in clause 11;
- (ii) to SGPB Hambros' Order Execution Policy as set out in clause 11; and
- (iii) that certain unexecuted client limit orders should not be made public as set out in clause 12.

**Confidentiality and Marketing**

It is important that you read and understand the conditions in the Terms of Business headed 'Confidentiality and Data Protection', 'Disclosure of Information' and 'Credit Reference Agencies' which explain how SGPB Hambros will deal with your confidential information.

Occasionally we would like to send to you details of products and services that we believe you may be interested in. This is in addition to the normal dialogue you have with your Private Banker in relation to the services that we provide. If you do not wish to receive such information please tick the box below:

**Declaration** continued

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**Terms and Conditions**

You should be aware that your relationship with SGPB Hambros will be governed by and is subject to this Client Services Questionnaire and our Terms of Business. The Terms of Business should be read in conjunction with this Client Services Questionnaire.

**Monitoring of Telephone Calls**

As further explained in the Terms of Business, all telephone conversations with us (and any help desk established in connection with the 'Private eBanking Service') may be monitored and/or recorded without use of a warning tone with a view to improving our service to you and to protect both you and us and to help establish facts.

**By signing this declaration:**

- I/We confirm that I/we have read and understood this Client Services Questionnaire;
- I/We confirm that all the details provided by me/us in this Client Services Questionnaire are true and correct to the best of my/our knowledge and belief;
- I/We acknowledge receipt of the SGPB Hambros Terms of Business and confirm that I/we have read and understood them and agree to be bound by them as they may be amended from time to time;
- I/We will provide you with any future ancillary document(s) that may affect the information provided herein.

**Trustee 1**

Signature \_\_\_\_\_

Please print name in full \_\_\_\_\_

Company (if applicable) \_\_\_\_\_

Position \_\_\_\_\_

Date DD / MM / YYYY \_\_\_\_\_

**Trustee 2**

Signature \_\_\_\_\_

Please print name in full \_\_\_\_\_

Company (if applicable) \_\_\_\_\_

Position \_\_\_\_\_

Date DD / MM / YYYY \_\_\_\_\_

**Trustee 3**

Signature \_\_\_\_\_

Please print name in full \_\_\_\_\_

Company (if applicable) \_\_\_\_\_

Position \_\_\_\_\_

Date DD / MM / YYYY \_\_\_\_\_

**Trustee 4**

Signature \_\_\_\_\_

Please print name in full \_\_\_\_\_

Company (if applicable) \_\_\_\_\_

Position \_\_\_\_\_

Date DD / MM / YYYY \_\_\_\_\_

**N.B.** Any further trustee(s) should sign on a separate form.

## Identification Documents

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### Guidance regarding documentation required to verify your Identity and Address

SGPB Hambros is required to verify the identity and residential address of all Clients and of certain other persons. This document provides guidance as to the type of documentation that is required and acceptable; who can certify these documents; and the wording that should be used to provide the certification.

Where you have been met face to face by an employee of the Societe Generale Group, including an employee of SGPB Hambros, you will be required to provide one document verifying your identity and one document verifying your residential address. In all other circumstances two documents verifying your identity and two documents verifying your residential address will be required.

#### Verification of Your Identity

Either of the following documents can be provided to verify your identity.

1. Signed passport.
2. National Identity Card.

The copy document provided must be current (i.e. not out of date), provide a full clear photograph, and show the issuing office, document number, date of issue and expiry date; together with the nationality, date of birth, place of birth, and signature of the holder.

#### Certification of Documents Verifying Your Identity

The person certifying your documents must include all of the following as part their certification:

- The certification must be signed and dated by the person handling the original documents.
- They should write: 'I hereby certify this to be a true copy of an original document and that the photograph therein is a true likeness of that person described therein'.
- The certifier must also provide adequate information so that they may be contacted in the event of a query – the name, address, title, occupation and firm of the certifier should be recorded clearly in BLOCK CAPITALS. Where appropriate a firm's official stamp should be used.

#### Verification of Your Residential Address

Documents verifying your residential address must be no more than 3 months old and can be either original documents (no certification required) or certified copies, which should be of good quality reproduction. Any of the following documents can be used to verify your residential address:

1. Current driving licence.
2. Statement of a Bank account or Mortgage account – a credit card statement is not acceptable.
3. Utility bill evidencing the provision of an utility service (Gas, Electricity, Water, Telephone) to your residential address – a mobile phone bill is not acceptable.
4. Property Tax bill or Income Tax Notification for the current year \* see notes overleaf.

## Identification Documents continued

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### Notes:

- Document 4 on page 29 can be more than 3 months old, provided it relates to the current 'tax' year.
- PO Box addresses are not acceptable as a permanent residential address. In such cases, please refer to your Private Banker.
- Documentation verifying your residential address must be in English. When such documentation is in a foreign language, a full translation, or a translation of the salient points, translated by a party acceptable to SGPB Hambros, will be required. In such cases, refer to your Private Banker.

### Certification of documents verifying your residential address and other documents

Certification of documents verifying your residential address and any other documents being certified should contain the wording 'I hereby certify this to be a true copy of an original document handed to me by the person described therein'. The other certification requirements detailed above regarding signature, date and certifier information are also required.

### Who Can Certify Documents?

The following people can certify photocopies of your identity and address verification documents:

- An employee of the Societe Generale Group, including an employee of SGPB Hambros.
- An Official employed by a Bank or Financial Services Business regulated within the EU or within an "EU Equivalent Country" (for guidance as to EU and EU Equivalent countries, refer to your Private Banker).
- An officer of an embassy, consulate or high commission of the country of issue of the identity document.
- A Senior Civil Servant, serving Police Officer or a Customs Officer.
- A Notary, Lawyer, Solicitor, member of the Judiciary, Accountant, Actuary or Tax Adviser, who must be a member of a recognised professional body, thereby subject to professional rules providing for the integrity of his conduct.

### Tax Status

All parties to the account are required to complete tax status declaration documentation in order to determine if they are a 'US Person', as defined by the US Internal Revenue Service (IRS), a UK Tax Payer, a Crown Dependency Tax Payer (Jersey, Guernsey or Isle of Man) or a Gibraltar Tax Payer as defined by the local national tax authorities. The tax status declaration documentation will be supplied under separate cover.

**N.B.** Where there are more than two parties to a joint account, each party must complete separate tax status declaration documentation.



## For Internal Use Only

### Investment Profile Consistency

Validation aide for investment section questions/risk category selection

Question Responses	Risk Category Selected in Questionnaire			
	<input type="checkbox"/> Risk 1	<input type="checkbox"/> Risk 2	<input type="checkbox"/> Risk 3	<input type="checkbox"/> Risk 4
<b>Loss Capacity</b>				
<input type="checkbox"/> 0%	2	3	3	3
<input type="checkbox"/> 5%	0	1	3	3
<input type="checkbox"/> 15%	0	0	0	
<input type="checkbox"/> 30%	0	0	0	1
<input type="checkbox"/> over 30%	1	0	0	0
<b>Time Horizon</b>				
<input type="checkbox"/> Less than 3 years	1	1	2	2
<input type="checkbox"/> 3 to 5 years	0	0	1	2
<input type="checkbox"/> More than 5 years	0	0	0	0
<b>Knowledge Experience</b>				
<input type="checkbox"/> Little	1	1	1	1
<input type="checkbox"/> General	0	0	1	1
<input type="checkbox"/> Very good	0	0	0	0
<b>% of Global Wealth</b>				
<input type="checkbox"/> 60% to 100%	0	0	1	1
<input type="checkbox"/> 30% to 60%	0	0	0	1
<input type="checkbox"/> Less than 30%	0	0	0	0

Section	Consistency Score
Loss Capacity	<input type="checkbox"/>
Time Horizon	<input type="checkbox"/>
Knowledge Experience	<input type="checkbox"/>
% of Global Wealth	<input type="checkbox"/>
<hr/>	
Total of above boxes (Consistency Score)	<input type="checkbox"/>

If score total = 2 or greater CRM must provide additional information on the following page to briefly detail why risk profile selected is appropriate.

If score total = 3 or more then risk profile is potentially inconsistent with question responses. FO Control review required.

**For Internal Use Only** continued

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**Additional Information/Explanation as to Suitability of Risk Profile (Required if Consistency Score is 2 or Greater)**

**Private Banker Sign Off**

Private Banker Name

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Private Banker Signature

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Date DD / MM / YYYY

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**FO Control Sign Off (Required if Consistency Score is 3 or Greater)**

FO Controller

---

FO Signature

---

Date DD / MM / YYYY

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**SG Hambros Bank Limited**

8 St James's Square  
London SW1Y 4JU  
T +44 20 7597 3000  
F +44 20 7597 3456

**SG Hambros Bank (Channel Islands) Limited**

PO Box 78, SG Hambros House  
18, Esplanade, St Helier  
Jersey JE4 8PR  
T +44 1534 815555  
F +44 1534 815640

**SG Hambros Bank (Channel Islands) Limited**

Guernsey Branch  
PO Box 6, Hambro House  
St Julian's Avenue, St Peter Port  
Guernsey GY1 3AE  
T +44 1481 726521  
F +44 1481 727139

**SG Hambros Bank (Gibraltar) Limited**

PO Box 375, Hambro House  
32 Line Wall Road, Gibraltar  
T +350 2000 2000  
F +350 2007 9037

[www.privatebanking.societegenerale.com/hambros](http://www.privatebanking.societegenerale.com/hambros)