

Primary Account Holder

Account Type: Individual Joint Corporate

Company Name (if applicable)		First Name - <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Other	Surname
Address		Marital Status	Date of Birth dd/mm/yy
		No. Dependents	Nationality
City	Post Code	Place of Birth	Years Employed
Country		Occupation	Employers Name
Home Telephone		Work Telephone	
Mobile		Fax Alt.	
E-mail Address		Alt. Email Address	

Joint Account Holder (if applicable)

First Name - <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Other		Surname	
Address		Marital Status	Date of Birth dd/mm/yy
		No. Dependents	Nationality
City	Post Code	Place of Birth	Years Employed
Country		Occupation	Employers Name
Home Telephone		Work Telephone	
Mobile		Fax Alt.	
E-mail Address		Alt. Email Address	

Financial

Annual Income 25,000 - 49,000 50,000 - 99,000 100,000- 249,000 250,000 - 499,000 500,000- 999,000 Over 1,000,000

Liquid Net Worth 25,000 - 49,000 50,000 - 99,000 100,000- 249,000 250,000 - 499,000 500,000-999,000 Over 1,000,000

Total Net Worth 25,000 - 49,000 50,000 - 99,000 100,000- 249,000 250,000 - 499,000 500,000-999,000 Over 1,000,000

Futures <input type="checkbox"/> Yes <input type="checkbox"/> No	Commodities <input type="checkbox"/> Yes <input type="checkbox"/> No	Stocks <input type="checkbox"/> Yes <input type="checkbox"/> No	Bonds <input type="checkbox"/> Yes <input type="checkbox"/> No	Other _____
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Objectives (tick relevant boxes)

Income <input type="checkbox"/>	Growth <input type="checkbox"/>	Growth & Income <input type="checkbox"/>	Trading & Speculating <input type="checkbox"/>	Other _____
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Signatures

I/We represent that the foregoing information is true and correct, and will notify Findlay Nicolson ("Company") of any material changes. The Company reserves the right, but has no duty, to verify the accuracy of information provided, and to contact such bankers, brokers and others as it deems necessary.

Individual Account Holder Signature

Date

Joint Account Holder Signature (if applicable)

Date

Terms & Conditions

1. Parties. In this Agreement, the term “You” and “Your” shall mean You, individually, individual(s), Corporation(s) or Party/Parties who is/are the Account owner(s), has/have an interest in the Account(s), and consent(s) to be bound by the Terms of this Agreement and each other party on whose behalf may use the Services at any time. All references to “We”, “Us” or “Our” shall refer to Findlay Nicolson, its employees, officers and directors.

THE FOLLOWING IS A LEGALLY BINDING CONTRACT BETWEEN YOU AND US AND GOVERNS YOUR RELATIONSHIP WITH US. BY CONDUCTING TRANSACTIONS WITH US, YOU ARE ACCEPTING AND AGREEING TO ABIDE BY ALL OF THESE TERMS AND CONDITIONS.

2. Purchases and Sales. We undertake, on a “best efforts” basis, to sell or purchase securities on Your behalf as per your instructions. Until such time as You receive a confirmation order of the sale and/or purchase, We will not warrant that any trade, in whole or in part, can be completed.

3. Delivery. You shall upon notice from Us, deliver all documents and any monies necessary to complete the purchase or sale to be executed by Us as authorized and instructed by You.

4. Fees. In all transactions that We make on Your behalf, You pay a handling fee of 1%. This fee of 1% is levied on either the sale or purchase of Securities.

5. Currencies. Euro's will be used for all trade transactions unless otherwise agreed and set forth in the confirmation order.

6. Applicable Law. To the maximum extent permitted by Applicable Law, this Agreement shall be governed by and construed in accordance with all relevant Rules and Regulations and Customs of the Exchange or Market wherever executed.

7. Force Majeure. We shall not be liable for loss caused directly or indirectly by any exchange or market ruling, government restriction, or any “force majeure” (e.g., flood, extraordinary weather conditions, earthquake or other act of God, fire, war, insurrection, riot, communications or power failure, equipment or software malfunction) or any other cause beyond Our reasonable control.

8. Risk. You understand that all purchases of investments involve risk and may not be suitable for all purchasers. Losses may be your entire principal of any or all purchases. The past performance of the price or value of any Asset, Security, Industry, Sector, Market, or Financial Product does not guarantee future results or returns.

9. Accuracy of New Account Application. You hereby confirm to Us that all information provided by You is accurate and of a legal and truthful nature.

10. Personal Information. You affirm that You are of legal contracting age in your jurisdiction, or that Your entity has the legal authority to enter into this contract, and that You have read this contract. We shall keep Your details and transactions strictly confidential. You agree to notify Us in writing should there be any changes of material fact.

11. Termination. You may close Your account at Your discretion after all debit balances are paid, by sending Us written notice at any time. The Terms and Conditions of this Agreement will survive termination of Your Account and will continue to apply to any disputed or other remaining matters pertaining to Your relationship with Us. We may terminate this Agreement for any reason, effective immediately, by notifying You. Any outstanding balances due to You will be paid to You according to Your instructions.

12 (A). Electronic Transaction Confirmations and Account Statements. It is Your responsibility to review all confirmations of transactions immediately on receipt, whether delivered to you electronically, by postal mail or otherwise. You will notify Us of any objection to the Terms of a Confirmation within one (1) day after receipt of Your confirmation. We are entitled to treat the Terms of the Confirmation as accurate and conclusive unless You object within two (2) days of receipt. In all cases, We reserve the right to determine the validity of Your objection.

(B). It is Your responsibility to review all Account statements promptly upon receipt, whether delivered to You electronically, by postal mail or otherwise. You will notify Us of any objection (including any claim of improper transfers, omissions, alterations, forgeries, other errors or fraudulent occurrences) to the information contained in Your Account statement (excluding securities transactions, which are covered by transaction confirmations as stated above) within five (5) days of Your receipt of the statement. We are entitled to treat the information contained in the Account statement as accurate and conclusive unless You object within five (5) days of receipt. In all cases, We reserve the right to determine the validity of Your objection to the information contained in the Account statement.

13. Change to Terms and Conditions. Upon notice to You, We may add, delete or otherwise modify any portion of this Agreement, in whole or in part at any time. Your continued use of the Services 10 days after receipt of such notice shall represent Your acceptance of such terms.

14. Prior Agreements. All previous agreements between You and Us are superseded by the Terms and Conditions herein.

15. Authorized Signatories. Signatures given below will be used in this and further transactions between You and Us as a means of identification. You agree that the signature(s) below is/are accurate and signed by You or Your Entities. By signing this agreement You and or Your Entities are legally bound and agree.

16. GDPR Compliance. We fully comply with the new General Data Protection Regulations that came into effect on 25th May 2018. Our clients contact details and transactions are strictly confidential and are never shared with third parties. We are a private wealth management company and protect our clients data within a highly secure environment. We will on request remove all contact information from our secure systems.

Signatures

I hereby acknowledge that I have received and understood these terms and conditions containing my rights and obligations whether through affirmative acknowledgement or by undertaking trading activity with Findlay Nicolson.

Individual Account Holder Signature

Date

Joint Account Holder Signature (if applicable)

Date