

Adam Heath
30 Tinto Road
London
United Kingdom
E16 4BB

21 June 2024

Dear Mr Heath

Re: Adam Heath

Thank you for completing the Capital International Group (CIG) account opening application form and for providing the appropriate documentation. The request has been processed and this completes the legal formalities.

You may obtain a full copy of our Terms of Business by following the link www.capital-iom.com/legal/ciltob to our website.

Based on the information you have provided we have classified the account as Non-Retail; please refer to sections A or B our Terms of Business document.

Section A details the general terms for both retail & non-retail clients.

Section B clarifies the regulatory obligations afforded to non-retail clients.

If you have any concerns in relation to the client classification, Terms of Business, Product Brochure or the Client Account Information Sheet, it is important that you raise them to us **within 28 days**. After this time your consent will be deemed to have been received.

CIG publish a Client Charter which details how we work together with clients and intermediaries. You can find more information on our website: www.capital-iom.com/support/client-charter

To clarify how we intend to administer this account, the salient features are set out below:

Your Account name will be:	Adam Heath
Your Account Reference Code:	P-001890 Please quote this reference on all correspondence and when making payments

Capital International Limited

t +44 (0) 1624 654200 f +44 (0) 1624 654201

Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG

Capital International Limited is a member of the Capital International Group. Capital International Limited is a member of the London Stock Exchange. Capital International Limited is licensed by the Isle of Man Financial Services Authority. Registered Office: Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG. Registered in the Isle of Man No. 79857C. Directors: AN Campbell, AJR Kelsey, AQC Long, ME Marshall, DRQ Long, DJ Noon and GJ Parry. Secretary: SC Shute.

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Account Type:	Platform - Execution Only
The Agreed Services:	CIG will provide a Full Nominee, Execution Only service. Please read the Terms of Business for full details. Your account has been set up with the attached tariff schedule. Fees are deductible monthly.
Negative Balances:	Please note that the Account is not permitted to go overdrawn at any time. We suggest that you keep enough cash to cover six months' worth of fee deduction.
Statements:	We will provide quarterly statements and contract notes in respect of your account which are available via our secure online portal.
Signing Authority:	Adam Heath for information and instructions KNG International Advisors LLC for information only
Investment Details:	Portfolio Base Currency: GBP Initial Investment Amount: 100,000.00
Payment Details:	Please find our bank details attached. All transfers should be made electronically.

In the event that you enter into an agreement with Capital International Group for the provision of other specific investment services, the matters set out may be subject to change and you will be notified about this at that time.

I would be grateful if you could check all the details carefully to ensure that they accurately reflect your wishes and requirements.

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Thank you for choosing to open this account with Capital International Group. If you have any queries, please do not hesitate to get in touch with our Customer Services Department by telephone on +44 1624 654200 or by email at customerservices@capital-iom.com. Alternatively, you can contact our Relationship Management team at platform@capital-iom.com.

Yours sincerely



David Noon FPFs, Chartered Financial Planner, C.Dir
Commercial Director
Capital International Group

[W www.capital-iom.com](http://www.capital-iom.com)

Enclosures:

- Bank Details
- Client Account Information
- Tariff Sheet

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Please note that where fees are applied via the **Redemption Credit Account**, monies must be transferred and applied in the base currency of the portfolio, otherwise an FX will automatically be transacted to convert to the base currency.

GBP

Bank Name – NatWest Bank
Sort Code – 50-41-01
SWIFT/BIC code – NWBKGB2L
Beneficiary Name – Capital International Limited
Client Money Account
Beneficiary Account Number – 46036695
Beneficiary IBAN number –
GB77NWBK50410146036695
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

EUR

Bank Name – NatWest Bank
Sort Code – 50-41-01
SWIFT/BIC code – NWBKGB2L
Beneficiary Name – Capital International Limited
Client Money Account
Beneficiary Account Number – 48054615
Beneficiary IBAN number –
GB26NWBK60721148054615
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

USD

Bank Name – NatWest Bank
Sort Code – 50-41-01
SWIFT/BIC code – NWBKGB2L
Beneficiary Name – Capital International Limited
Client Money Account
Beneficiary Account Number – 48054585
Beneficiary IBAN number –
GB43NWBK60730148054585
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

CHF

Bank Name – NatWest Bank
Sort Code – 50-41-01
SWIFT/BIC code – NWBKGB2L
Beneficiary Name – Capital International Limited
Client Money Account
Beneficiary Account Number – 48055506
Beneficiary IBAN number –
GB08NWBK60730148055506
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

Natwest Bank Address: Premier Place, 2.5 Devonshire Square, London, United Kingdom, EC2M 4XB

Correspondent bank details can be provided upon request.

If payments are not clearly referenced or received from a different account to what we hold on file, there is the chance that the application of monies can be delayed, or monies will be returned to source.

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Issue Date: 17/01/2023

Ref: CRD-Nv2

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AUD

Bank Name – NatWest Bank
Sort code – 50-41-01
SWIFT/BIC Code - NWBKGB2L
Beneficiary Name – Capital International Limited
Client Money Account
Beneficiary Account Number – 48135917
Beneficiary IBAN number –
GB62NWBK60730148135917
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

JPY

Bank Name – NatWest Bank
Sort Code – 50-41-01
SWIFT/BIC code – NWBKGB2L
Beneficiary Name – Capital International Limited
Client Money Account
Beneficiary Account Number – 48135933
Beneficiary IBAN number –
GB93NWBK60730148135933
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

CAD

Bank Name – NatWest Bank
Sort Code – 50-41-01
SWIFT/BIC code – NWBKGB2L
Beneficiary Name – Capital International Limited
Client Money Account
Beneficiary Account Number – 48135925
Beneficiary IBAN number –
GB40NWBK60730148135925
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

ZAR

Bank Name – NatWest Bank
Sort Code – 50-41-01
SWIFT/BIC code – NWBKGB2L
Beneficiary Name – Capital International Limited
Client Money Account
Beneficiary Account Number – 48135968
Beneficiary IBAN number –
GB43NWBK60730148135968
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

Natwest Bank Address: Premier Place, 2.5 Devonshire Square, London, United Kingdom, EC2M 4XB

Correspondent bank details can be provided upon request.

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Issue Date: 17/01/2023

Ref: CRD-Nv2

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Client Account Information

The following information is provided in accordance with the Isle of Man Financial Services Authority Financial Services Rulebook 2016 Rule 3.6.

What is a Client Bank Account?

A client bank account is a bank account held by, and in the name of, Capital International Limited or Capital International (Nominees) Limited (“us” or “we”) in which we will hold your money on trust for you while it remains in the account. All money held in a client bank account is referred to as client money.

A client bank account is specially created by us for the purpose of holding your money and the money of other clients. The client bank account is segregated from any other bank account in our name holding money which is our money. All client bank accounts are held at recognised banks. A recognised bank is a bank which holds a licence issued by the Isle of Man Financial Services Authority for deposit taking or is authorised under the law of another acceptable country or territory to carry on activities corresponding to deposit taking (see rule 3.2 of the Financial Services Rule Book 2016 for the full definition).

General Client Bank Account

A general client bank account usually holds money of several clients. The money may be held at one bank or the money may be in multiple bank accounts spread across several banks. In the event of a default of a bank where we have a general client bank account, client monies held in all of our general client bank accounts will be pooled (even if money is held in more than one general client bank account and the accounts are held in more than one bank). In this situation, each client who has money in the general client bank account will lose an equal proportion of their money, whether or not the bank your client money is held with is in default. This loss will be adjusted by any compensation arrangements in place.

Statement from Capital International

Whilst this Client Account Information is essentially to inform you of how client money will be affected in the event of a bank default, it must also be understood that all monies standing to the credit of Capital International’s clients are held within Capital International (Nominees) Limited or in Capital International Limited - Client Accounts, which segregate these monies from those belonging to Capital International Limited (CIL).

In practical terms this means that in the unlikely event that CIL were to go into liquidation, all client money, including corporate and trust accounts and assets, would remain ring fenced and unavailable to creditors of CIL or a liquidator.

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Issue Date: 14/12/2022
Ref: CALV1

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Tariff Sheet



This document sets out the standard execution-only commission tariffs agreed specifically for clients and advisors. These will apply, subject to any special arrangements that we may make for any particular transaction or series of transactions, in relation to all transactions effected for you on and following the below date until further notice. This document forms a part of the Terms of Business issued by us and where applicable replaces any relevant tariff sheet previously issued.

We reserve the right to vary these rates by written notice to you from time to time. Any such notice will apply in relation to all instructions received on transactions effected after the date on which it is given to you or, if later, the date on which it is expressed to take effect. Elements of the fees and charges detailed below will be shared with your advisor, from whom details of any sharing arrangements can be obtained.

1 Establishment Fee and Annual Charges

Establishment Fee	0.10% p.a. charged monthly in arrears, debited from the Redemption Credit Account
	There is a surrender penalty if the account is encashed. The penalty of up to 0.50% will reduce as the Establishment fee is applied each month to the Redemption Credit Account until this value reaches zero; the reducing surrender penalty will take approximately 4 years to reduce to zero. The value of the surrender penalty is lodged in the Redemption Credit Account on day 1 and this value is not available for investment or withdrawal.
Custody Fee	0.26% p.a. charged monthly in arrears, minimum of £220 per annum, debited from the Trading Account.
Advisor Ongoing Fee	<input type="text" value="0.50"/> % p.a. charged monthly in arrears, debited from the Trading Account % p.a.
Investment Manager Fee	<input type="text"/> charged monthly in arrears, debited from the Trading Account
Total Annual Charge	<input type="text" value="0.86"/> % p.a. (during establishment period)
Total Annual Charge	<input type="text" value="0.76"/> % p.a. (post establishment period)

2 Capital International Dealing Fees

Listed Securities	0.25% per trade, with a minimum fee of £35
	Any exchange fees, brokerage charges and levies incurred while dealing in overseas markets will be passed on to you and charged accordingly.
Structured Products & Bonds	0.25% per trade, with a minimum fee of £35
Collectives	£35 (or currency equivalent)
Forex	All foreign exchange transactions include a spread of 0.5%

3 Other Charges

In addition to the dealing fees listed above, please note there will also be contract charges applied to deal transactions to cover third party and overseas costs. Details of these contract charges as well as all other ancillary fees which might be applied to your account can be found at: <https://www.capital-iom.com/support/platform-fee-table>

4 Signatures

Signature 1:	Signature 2:
Full Name: <input type="text" value="Adam Julian Heath"/>	Full Name: <input type="text"/>
Signature: <input type="text" value="DocuSigned by: [Signature]"/>	Signature: <input type="text"/>
Date: (dd/mm/yyyy) <input type="text" value="5/21/2024"/>	Date: (dd/mm/yyyy) <input type="text"/>

Capital International Group

t +44 (0) 1624 654200 f +44 (0) 1624 654201 e businessdevelopment@capital-iom.com

Issue Date: 23/03/2022

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Ref: CIG0TV5

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