

# Intermediary Account Opening Form:

Self Invested Personal Pension (SIPP)



Brewin  
Dolphin

## Helping us deliver our services

Before providing this service for your client, we need to confirm your instructions as to the Risk Category of portfolio management that should be applied to this account and within which we will manage the associated investments. This form has also been designed to provide us with certain background information (such as any specific instructions as to moral or ethical investing) and, as a consequence, will help us deliver our services. Before completing this form, the Intermediary should undertake an assessment of the suitability of RBC Brewin Dolphin's services for the SIPP Investor.

Thank you for taking the time to complete and return this form to us. If you have any questions while completing the form your RBC Brewin Dolphin Business Development Manager or Investment Manager will be pleased to help.

If you would prefer to complete the form in large print please ask your usual RBC Brewin Dolphin contact for a copy.

Name of Investment Manager

Name of Business Development Manager

## Section 1: SIPP Provider and Intermediary Registration Details

Please print in capitals throughout this form and mark boxes with an ✓.

SIPP Policy Number

Account Title

### SIPP Provider's Address

Company Name

Address

City

County

Postcode

Country

FCA Firm Reference Number

VAT Registration Number

Email

### Intermediary Details

Intermediary Firm's Name

Intermediary Firm's Address

Firm's FCA Number

Adviser Name

Adviser's Contact Number

Adviser's Email Address

Adviser's Individual FCA Number

FCA Number

VAT Registration number  
(if registered)

## Section 2: Who will be the SIPP Investor under this Account?

### SIPP Investor

Mr      Mrs      Miss      Ms      Mx      Other      *If Other, please state below.*

Other

First Name(s)

Surname

Date of Birth

### What is the SIPP Investor's Residential Address?

House Name

Address

City

County

Postcode

Country

### Additional Details

Nationality

Country of Birth

Place of Birth

Residency for Tax Purposes

Domicile

National Insurance Number

Tax Reference

### What are the SIPP Investor's Contact Details?

Home Telephone Number

Country if not UK

Other Telephone Number

Country if not UK

Email

## Section 3: How can we help the SIPP investor?

**3.1. How much Capital does the SIPP Investor have available for investment?** £

### 3.2. Type of Service

Bespoke Discretionary Fund Management (DFM)

Bespoke Retirement Solution

**3.3. What is the SIPP Investor's intended retirement date?**

**3.4. What is the SIPP Investor's investment time horizon?** 1-3 years 3-5 years 5-10 years 10+ years

**3.5. Does the SIPP Investor wish to receive a pension income from his/her investments (subject to eligibility)?**  
Yes No

If yes, please indicate:

Amount: £ Frequency: Monthly Quarterly Annually),

Date of first payment:

*This is an indication of what the Investor would like the portfolio to achieve. This is not a guarantee of what the pension portfolio can or will achieve.*

**3.6. Are there any investment restrictions the SIPP Investor wants to specify?***(Restrictions cannot be applied to a Bespoke Retirement Solution portfolio).*

Yes

No

If yes, please provide details:

Note: Restrictions can only be applied within our Bespoke Discretionary Fund Management (DFM) service. RBCBD can consider ethical restrictions defined by the Ethical Investment Research Service (Moody's), Industrial Classification Benchmarks (ICB) & Company Restrictions. Your adviser will review your requirements against these to ensure we can support them.

Any investment restriction that you may impose to the management of the portfolio will only apply to direct investments because of the difficulty and cost of keeping permanently up to date with the underlying holdings in collective investment schemes or other packaged retail investment products. You further understand that any such restriction set by you may affect the performance of the portfolio.

**3.7. Please indicate below which Risk Category the SIPP Investor has agreed for this account.***Please complete this section if you are a new Investor, or wish to amend any details.***Risk Category** Intermediary 1**Risk Category** Intermediary 2**Risk Category** Intermediary 3**Risk Category** Intermediary 4**Risk Category** Intermediary 5**Risk Category** Intermediary 6**Risk Category** Intermediary 7**Global Strategy Dollar** Intermediary 3-8**Global Strategy Euro** Intermediary 3-8**Global Strategy Sterling** Intermediary 3-8*Please refer to our Retail Terms and Conditions for Clients of Financial Advisers and the associated Risk Guide for further information.***3.8. Benchmarks**

Please refer to our Risk Guide for Intermediaries for further information on the default benchmark that corresponds with the selection in section 3.7.

**3.9. How we hold your assets**

Our default option is for our clients to use one of our pooled nominee facilities at no additional cost. In line with Central Securities Depositories Regulation (CSDR), we also offer designated nominee facilities at an additional charge (please refer to your rate card for more information).

Would you like to set up a separate designated nominee account?

Yes

No

If no selection is indicated the account will be set up in a pooled nominee account.

For the risks and benefits of this service please visit <https://www.brewin.co.uk/csdr>

## Section 4: Correspondence and Administration

### 4.1. Where would you like account correspondence to be sent?

Please indicate below:

	Intermediary	Account Holder	Tax Adviser/ Accountant	Solicitor	Other
General Correspondence					
Valuation*					
Invoices					
Contract Notes					
Year End Tax Report (one copy only)					
MiFID reporting					
* maximum of 4					

### Please provide contact details (if applicable)

Contact Name

Role

Name of Firm

Address

Postcode

Email

Telephone Number

Country if not UK

### 4.2. Third Party Authority Information

If you or the SIPP Investor wish to authorise a third party to provide instructions to us, please provide the details below. Consent from the SIPP Provider will be required.

Please note that money laundering regulations require us to obtain proof of identity/address documentation in respect of any third party that exercises control over the account. We may need to contact you for further information.

### 4.3. Would the SIPP Investor like to access their account online via the MyBrewin web portal? Yes No

The SIPP Investor can view up-to-date information about their investments through our MyBrewin portal at [www.brewin.co.uk/mybrewin](http://www.brewin.co.uk/mybrewin). To enjoy the benefits of MyBrewin, we will simply need to confirm the SIPP Investor's mobile telephone number and the email address they would like to use for their MyBrewin account. Please note, for data security reasons and to reduce the risk of fraud, we will not create more than one MyBrewin account with the same email address.

SIPP Investor's Mobile Telephone Number

SIPP Investor's Email Address

## Section 5: Bank Details and Asset Transfers

### 5.1. If funds are being transferred to us when this account is being opened, please provide the following information on the source of these funds.

**SIPP Provider Client Account** *(Please do not insert SIPP Investor's bank details here)*

#### Bank/Building Society Details:

Account Holder Name

Name of Bank or Building Society

Branch

Building Society Roll No.

Bank Account Number

Sort Code

#### For Bank Accounts outside the UK please provide:

IBAN number

City

Country

### 5.2. Please confirm the source of funds and the source of wealth in relation to this account.

Origin of Funds

*Detail where the funds coming into RBC Brewin Dolphin will be coming from e.g. which financial institution.*

Source of Funds

*The Source of Funds refers to the activity that generated the cash / investments to be held by RBC Brewin Dolphin.*

Source of Wealth

*The Source of Wealth refers to the activity that generated the total worth of the individual or entity.*

Does the Source of Wealth derive from one of the following industries?

*Guidance: Individual applicant(s)/settlor/beneficial owner (as applicable) - is the owner/shareholder/controller/director of a business, directly or through inheritance. Does not apply to salaried employees.*

Select from list:

No – SoW/SoF not from a listed industry;

Cash intensive business, e.g., nail bars/pubs/fish & chips/hair & beauty salons/takeaway outlets;

Construction;

Dealing in cultural/historical artefacts;

Dealing in ivory or protected species;

Extraction of natural resources (oil, gas, gems, etc.);

Government / state owned entities within the last five years;

Illegal activities;

Internet / Online gambling;

Jeweller / Dealers in precious metals;  
 Legalised adult entertainment;  
 Legalised Marijuana or related businesses;  
 Licenced Casinos and gambling;  
 Licensed / registered money service businesses (MSBs) / Casa de Cambios;  
 Military and Arms;  
 Non-governmental organisations, non-profit organisations;  
 Pawnbroker;  
 Pharmaceuticals / Healthcare;  
 Public administration;  
 Shell banks and shell corporations;  
 Shipping and haulage;  
 Tobacco / medicinal and / recreational cannabis;  
 Unlicensed money exchanges (e.g. Hawalas), unregistered or underground money transfer systems or MSBs;  
 Virtual currency (e.g. cryptocurrency) exchanger or administrator

#### Country of Source of Funds

*List of all countries that apply for funds invested with RBC Brewin Dolphin*

#### Country of Source of Wealth

*List all countries that apply for overall wealth*

#### Tier 1 Investor Visa Holders(s)?

*Applicant(s) obtained UK residency via a Tier 1 Investor Visa*

Please indicate if there are any other high-risk indicators present?

Yes

No

*Example, awareness of adverse media, Charity/Trust/Company operating in a high-risk country.*

Please confirm that the business is not being conducted under any unusual circumstances.

*Example, the introduction or communication is from an unusual channel.*

No – confirmed no unusual circumstances, or Yes – unusual circumstances.

### 5.3. Pension Income Instructions

Please complete this section on how you would like us to handle the SIPP Investor's dividends and interest.

#### Dividend Income:

RBC Brewin Dolphin to hold as part of the portfolio

Pay to the SIPP Provider Client account



## Section 6: Intermediary declaration and acceptance of terms by the Intermediary

### 6.1. Data Protection

Your and your client's personal data will be handled by RBC Brewin Dolphin in accordance with the provisions of all applicable data protection laws and regulations from time to time in force relating to data protection, privacy and the processing of personal data ("Data Protection Laws"), including the General Data Protection Regulation (Regulation (EU) 2016/679) ("GDPR") and the Data Protection Act 2018. The Data Protection Laws govern how we may use your and your client's personal information and gives data subjects certain rights in respect of their data. For further details on our data processing, please refer to our Terms of Business for Intermediaries or read our privacy notice, which is available at [www.brewin.co.uk/privacynotice](http://www.brewin.co.uk/privacynotice). Our privacy notice includes information on how to contact us should you or your client wish to exercise any data protection rights.

### 6.2. Intermediary Declaration and Acceptance

In relation to our Client, the SIPP Investor, I/We declare on behalf of the Intermediary firm named in Section 1 ("Intermediary") that:

- The Intermediary has undertaken an assessment of the suitability of RBC Brewin Dolphin's services for the SIPP Investor;
- The information provided in this form is correct and complete to the best of the Intermediary's knowledge and the Intermediary will notify RBC Brewin Dolphin promptly of any changes;
- The Intermediary has obtained information from the SIPP Investor in relation to their knowledge and experience in investments and confirms that the SIPP Investor has the necessary experience and knowledge in order to understand the risks involved in the management of the portfolio;
- The Intermediary has obtained information from the SIPP Investor in relation to their financial situation including the source and extent of their regular income, assets (including liquid assets), investments and real property and their regular financial commitments. The Intermediary also confirms that the SIPP Investor has the capacity to bear investment risks arising from the management of the portfolio, including the potential of significant loss;
- I/we have read RBC Brewin Dolphin's Risk Guide for Intermediaries and that the Category identified in Section 3 of this Account Opening Form is suitable for the SIPP Investor;
- I/we have received RBC Brewin Dolphin's Account Opening Information Pack, and the Intermediary agrees to be bound by the Terms of Business for Intermediaries in relation to the services RBC Brewin Dolphin will provide (via the Intermediary) in relation to this account. I/we shall seek clarification promptly if there is anything in the Account Opening Pack that I/we do not understand;
- I/we acknowledge that RBC Brewin Dolphin has been appointed to act as discretionary portfolio manager on this account by the selected SIPP Provider and will accordingly hold and provide its services in relation to the account under the terms of its appointment by the SIPP Provider;
- I/we have obtained information from the SIPP Investor on their investment objectives, including the length of time they wish to hold investments, their preferences regarding risk taking, their risk profile and the purposes of investment;
- I/we confirm that I/we have verified and identified all parties to this agreement in accordance with the Intermediary Terms of Business for Intermediaries;
- I/we have discussed and agreed with the SIPP Investor the overall charging structure in relation to this service;
- I/we will disclose to the SIPP Investor all details of any subsequent fees between us in accordance with all applicable statutory, regulatory and professional requirements; and
- Where the Intermediary supplies RBC Brewin Dolphin with information and personal data in relation to this account (including information classed as "special category personal data" under Data Protection Laws), the Intermediary has obtained the relevant data subject's prior consent to provide this information or personal data to RBC Brewin Dolphin and for RBC Brewin Dolphin to process it in order to provide its services.

- I/we understand that the charges facilitated by RBC Brewin Dolphin will be paid by BACS (unless otherwise agreed) to the bank account information held on record and that it is the responsibility of the Intermediary to determine whether VAT is payable on such charges. RBC Brewin Dolphin cannot accept any responsibility for this or give any advice.
- The adviser charge will be facilitated through the account where RBC Brewin Dolphin management fees are applied.

**Intermediary Authorised Signature(s)**

Signed (upload your  
electronic signature here

Date

Print Name(s)

## Section 7: Declaration and Acceptance of Terms by the SIPP Investor

### 7.1. Data Protection

Your personal data will be handled by RBC Brewin Dolphin in accordance with the provisions of all applicable data protection laws and regulations from time to time in force relating to data protection, privacy and the processing of personal data (“Data Protection Laws”), including the General Data Protection Regulation (Regulation (EU) 2016/679) (“GDPR”) and the Data Protection Act 2018. The Data Protection Laws govern how we may use your personal information and give you certain rights in respect of your data. For further details on our data processing, please refer to our Retail Client Terms & Conditions (for the clients of financial advisers) or read our privacy notice, which is available at [www.brewin.co.uk/privacynotice](http://www.brewin.co.uk/privacynotice). Our privacy notice includes information on how to contact us should you wish to exercise your data protection rights.

### 7.2. Sensitive Personal Data

From time to time, we may collect certain sensitive personal data (including data about your health) which you provide to us over the course of our relationship. We collect and process this sensitive personal data (defined as “special categories of personal data” under the GDPR) so that we can tailor our services to your individual needs. However, we may only do so where we have your consent, which you can provide to us by ticking the box below:

I consent to RBC Brewin Dolphin collecting and processing my sensitive personal data, including information about my health, to the extent necessary in connection with the provision of its services to me.

### 7.3. Declaration by the SIPP Investor

I declare that:

- The information provided in this form relating to me is correct, complete and up-to-date;
- I understand that RBC Brewin Dolphin has been appointed to act as discretionary portfolio manager on this account by my selected SIPP Provider and will hold and provide its services in relation to the account under the terms of its appointment by the SIPP Provider;
- I have received a copy of RBC Brewin Dolphin’s ‘Retail Client Terms & Conditions (for the clients of financial advisers)’ (the “Retail Terms”). I understand that, subject to the terms of RBC Brewin Dolphin’s appointment by my selected SIPP Provider, the Retail Terms set out the basis on which RBC Brewin Dolphin will engage with me;
- I acknowledge and agree that RBC Brewin Dolphin’s receipt and acceptance of this Account Opening Form shall act as its appointment to provide its services in relation to this account; and
- I will notify my Intermediary promptly of any changes to the information provided in this form and of any other relevant information.

**SIPP Investor**

Signed (upload your  
electronic signature here

Date

Print Name(s)

## Section 8: Declaration and Acceptance of Terms by the SIPP Provider

### 8.1. Order Execution and Conflicts Policies

You will have received our Retail Client Terms & Conditions which detail our: – Order Execution Policy  
– Conflicts of Interest Policy.

Our Order Execution Policy specifies that we may execute transactions outside regulated markets and multilateral trading facilities and that we may exercise our discretion as to whether or not to publish limit orders.

We strongly believe that it is in your interests that you accept our Order Execution Policy as it enables us to get the best outcome for you and we may be unable to open an account if you do not consent to the Order Execution Policy. We would ask that you provide express consent to the Order Execution Policy as set out in the Retail Terms & Conditions by signing the declaration in the section on the next page.

Self-Certification of Status Under Automatic Exchange of Information Regulations (FATCA and CRS)

Please confirm the pension scheme's classification for the purposes of FATCA and CRS regulations:

Please confirm the name of the Pension Scheme:

Please confirm the Scheme's country of residence for tax purposes:

Please confirm the Scheme's tax identification number (if applicable)

Please confirm that the Pension Scheme meets the definition of an '**Exempt Beneficial Owner**' for FATCA/CRS purposes:

Yes      No

If no, please provide the scheme's GIIN registration number: \_\_\_\_\_ / \_\_\_\_\_ / \_\_ / \_\_\_\_

If the scheme is not an 'Exempt Beneficial Owner' and does not have a GIIN registration – please speak to your investment manager and attach a separate FATCA/CRS Self Certification form (BD1906).

Further detail of Automatic Exchange of Information Regulations can be found on HMRC's website here:

<https://www.gov.uk/government/collections/automatic-exchange-of-information-agreements>

### IMPORTANT NOTE

- IF THE SIPP PROVIDER HAS A GLOBAL AGREEMENT IN PLACE WITH RBC BREWIN DOLPHIN THEIR SIGNATURE IS NOT REQUIRED.
- FOR TRUST BASED SCHEMES, RBC BREWIN DOLPHIN REQUIRES THE TRUST DEED TO BE PROVIDED IF NOT ALREADY DONE SO.

### Declaration

On behalf of the SIPP Provider we declare that:

- We consent to RBC Brewin Dolphin's Order Execution Policy (and where applicable, we also provide such consent on behalf of the Account holder);
- The information provided in this form regarding the SIPP Provider is complete and correct to the best of our knowledge and we shall notify RBC Brewin Dolphin promptly of any changes in the details, status or circumstances of the SIPP Provider;
- We expressly consent to the Intermediary (authorised to act on behalf of the SIPP Investor in Section 1 of this form) to communicate with, give instructions to, and otherwise deal with RBC Brewin Dolphin in respect of the SIPP Investor's SIPP Account unless or until such authority is withdrawn by the SIPP Provider, by notice in writing, to RBC Brewin Dolphin;
- Where we supply RBC Brewin Dolphin with information about the SIPP Investor, we have obtained their prior consent to provide this information to RBC Brewin Dolphin and for RBC Brewin Dolphin to process it in order to provide its services;
- The tax residency / FATCA information provided in this form is, to the best of our knowledge and belief, accurate and complete;
- We undertake to advise RBC Brewin Dolphin promptly of any change in circumstances which causes the tax residency / FATCA information contained herein to become incorrect or incomplete and to provide RBC Brewin

Dolphin with an updated declaration within 30 days of such a change in circumstances; and

- We understand that in certain circumstances RBC Brewin Dolphin will be obliged to share this information with the UK or Jersey tax authorities, who may share this with other tax authorities.

At least two Authorised Signatories must sign on behalf of the SIPP Provider.

**First Authorised Signatory**

Signed

Date

Print Name(s)

**Second Authorised Signatory**

Signed

Date

Print Name(s)

**Third Authorised Signatory**

Signed

Date

Print Name(s)

**Fourth Authorised Signatory**

Signed

Date

Print Name(s)

## For RBC Brewin Dolphin use only

Intermediary Name

Intermediary Code

PRC

Branch Code:

A/C Exec responsible for A/C

FCA No

Terms and Conditions

**BD 1121 /**

**/**

BD Number:

*Please record the reference number from the back of the Terms and Conditions document.*

### Set Up

Rate Card Type

Power of Attorney

Parent Key

Account Title

For office use only

Client Code

PRC Code

CE Contact Code (iCode)

CE Organisation Code (O Code)

Classification

**RETAIL CLIENT**

