

A1 > Personal data

I/We request the Bank to open an Account, which includes a Current Sub-Account in Sterling, Multicurrency Sub-Accounts in Euro, Swiss Franc and US Dollars and to provide access to services relating to Money Map, custody of financial instruments, reception and transmission of orders, execution of orders on behalf of clients, trade against proprietary capital of the bank, and Interest-bearing portfolio as well as any other services as defined below.

I/We declare:

- That I/we have received before the conclusion of the Agreement: the Fact Sheets concerning the services offered by the Bank, including Payment Services. I/We also declare to have received, read and understood: **a)** the economic conditions given in the Fact Sheet related to the Account and the related ancillary services Vers. _____ which forms part of this Agreement, and which is delivered together with this Agreement; **b)** rules referred to the Terms of Business Vers. _____ which are part of this Agreement; **c)** the following documents: i) "Information on the client's right of withdrawal under the consumer code"; ii) "Other important information" (Terms of Business, Section IV), which contains information regarding the Bank, investment services provided, the general information and related risks of financial products and instruments, costs and charges related to the investment services, fees and commissions paid or received in relation to the Investment Services (i.e. "incentives"); iii) Managing conflicts of Interests Policy, which describes the policy followed by the Bank relating to conflicts of interests; iv) "Order Execution Policy", which describes the Bank's order execution strategy, and which specifically informs of the client's right to ask the Bank for additional information about conflicts of interest and incentives at any time.
- That I/we have been informed in advance about: a) the client classification criteria as required by law and fact that, based on the information provided, I/we have been classified by the Bank as a "retail client"; b) the right of requesting, in hard copy, a different classification, either generally or in relation to a particular investment transaction or class of transactions, and the consequences that would arise in respect of client protection. I/We also confirm to have understood that I/we am/are responsible to promptly update the Bank if there are any changes that may affect my/our client classification, without prejudice to the right of the Bank to change the classification of the client that no longer meets the requirements for the original classification.

	H1	H2	H3
Contract Number			
Name			
Surname			
Date of birth*			
* Fineco Services are intended for UK residents over 18 years of age			
Country of birth			
Place of birth			
Citizenship			
Other Citizenship	<input type="checkbox"/> None <input type="checkbox"/>	<input type="checkbox"/> None <input type="checkbox"/>	<input type="checkbox"/> None <input type="checkbox"/>
Italian tax code (*)			
(*) To be filled out only if you have one			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Identity Document			
Document	<input type="checkbox"/> Passport <input type="checkbox"/> Driving licence <input type="checkbox"/> Firearms and shotgun certificate <input type="checkbox"/> Identity Card	<input type="checkbox"/> Passport <input type="checkbox"/> Driving licence <input type="checkbox"/> Firearms and shotgun certificate <input type="checkbox"/> Identity Card	<input type="checkbox"/> Passport <input type="checkbox"/> Driving licence <input type="checkbox"/> Firearms and shotgun certificate <input type="checkbox"/> Identity Card
Document number			
Issued by			
Date of issue			
Expiry date			
Document Nationality			
Place of issue			
Permanent Address			
Building name/number			
Street name			
Dependent Locality			
Town/city			
County			
Postcode			
Country	UNITED KINGDOM	UNITED KINGDOM	UNITED KINGDOM
Tax residence	Caution: If you do not have a TIN, which is the tax identification number, you must state the reason why, choosing from one of the following options: a) the country does not release the TIN; b) the authorities of the country of tax residence entered below, do not require the TIN to be disclosed.		
Country			
TIN (Tax Identification Number)			
Other tax residence			
Country			
TIN (Tax Identification Number)			
Country			
TIN (Tax Identification Number)			
Temporary address	Optional: Provide details of your temporary address – if different than your Permanent address – where all written communication will be sent to.		
Building name/number			
Street name			
Dependent Locality			
Town/city			
County			
Postcode			
Country	UNITED KINGDOM	UNITED KINGDOM	UNITED KINGDOM

I/We declare that to the best of my/our knowledge, the information provided above in Section **A1** is true and correct and I/we undertake to promptly inform you of any changes. I/We also declare not to have other tax residences in addition to those indicated in the relevant box above.

I/we am/are aware that if an Italian tax code has not been provided, the Bank will request the Italian competent authority on my behalf to issue such code. Therefore, I authorise the Bank to proceed with the request to the Italian competent authority and to share my personal data necessary for the issuance of my Italian tax code, which is mandatory for the opening of a bank account under Italian regulations. This tax code will be directly made available in the secure area of the Bank's website.

Date _____ Place _____

Signature 1 _____ **Signature 2** _____ **Signature 3** _____

Promo code _____

A2 > Contacts

	H1	H2	H3
UK landline			
Mobile			
E-mail			

A3 > Communications to customers – Signing the Agreement (client's proposal - Bank's acceptance)

I/We understand that for the purpose of signing the Agreement with digital signature, it is necessary to request a qualified certification for the digital signature, in accordance with the methods described in the "operating instructions" (authorised certifier) of InfoCert certifier, a copy of which expressly refers to the conditions of use and is available on the website of the Bank.

The electronic document signed with the digital signature, in compliance with the technical rules referred to in the relevant regulations, meets the requirements of the written form. According to Regulation (EU) No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC, a qualified electronic signature, based on a qualified certificate issued in one Member State, shall be recognised as a qualified electronic signature in all other Member States.

I/We are also aware that the Agreement between me/us and the Bank is concluded in the UK when I/we receive - at the email address supplied in section **A2** - a copy of it duly signed by the Bank as acceptance. A copy of the Agreement is also available in the secure area of the Bank's website. Finally, I/we am/are aware and expressly approve, that the information and communication would be provided by e-mail or made available through access to the secure area of the Bank's website.

I/We understand and accept that failure to sign this Section which includes the use of distance communication would be incompatible with nature of the operations and services provided by the Bank and therefore would make the establishment and conduct of the contractual relationship between us and the Bank impossible.

A4 > Profile and customer due diligence questionnaire

In order to be compliant with the obligations referred to in Anti-Money Laundering Rules, I/we provide, in addition to the information provided in the "Personal Data" field, also the following client's due diligence questionnaire. The collection of this information is required by law for a complete identification and adequate knowledge of the client and the beneficial owner. The legislation requires you to provide all the information necessary for the fulfillment of legal obligations; in some cases not providing information or providing false information could lead to criminal sanctions against you. If you are unable to comply with the due diligence obligations, the Bank cannot enter into or continue performing under this Agreement. The Bank will hence end the provision of services already in place. If any transactions have already been carried out by the Bank on your behalf, you could be required to reimburse the Bank in respect of all loss incurred by the Bank in connection with acting on your orders.

I/We also undertake to advise of any transactions carried out on behalf of individuals different than the registered Accountholder, by providing all the information necessary for the identification of this person (beneficial owner) on whose behalf such transactions will be carried out. Being aware of the responsibilities as per Anti-Money Laundering Rules above, I/we confirm that the data contained in this questionnaire are true and correct.

Type of activity	H1	H2	H3	Sector	H1	H2	H3	Source of income	H1	H2	H3
Employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Agriculture	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Employment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homemaker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Manufacture	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Inheritance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pensioner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Commerce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Investment income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Self-Employed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Credit/Finance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sale or real estate assets/leases	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Construction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Winnings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unemployed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Manufacturing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Donations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Entrepreneur	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Public Administration/Defense	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Reimbursement from financial instruments / insurance claims	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Freelancer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Public education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Income of spouse or other family member	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contract				Health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Purpose of account			
Temporary work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ordinary bank activity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent contract	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Tourism	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Investments/Trading	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Seasonal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other/none	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Professional activity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other/None	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Net annual income				Foreign operations (*)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Profession				From 0 to 8,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(*) Main geographical areas with which I have relationship			
Driver	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	From 8,000 to 11,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	H1			
Lawyer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	From 11,000 to 18,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	H2			
Business Consultant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	From 18,000 to 22,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	H3			
Shop Assistant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	From 22,000 to 45,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Business Headquarters			
Manager	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	45,000 GBP or more	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(to be completed only if declared using the relationship for professional activity)			
Professor/Teacher	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Housing				UK + European Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Renting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Non EU area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Engineer/Architect	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Home Owner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Main geographical areas which I/we have relationship with			
Self-Employed/Business Owner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	With parents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(to be completed only if declared using the relationship for professional activity)			
Physician/Pharmacist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	UK + European Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accountant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Marital status				UK + Non EU area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Worker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Single/ Living as Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	UK + EU + Non-EU	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Office Employee/Manager	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Married/Civil Partnership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Administrator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Divorced/Partnership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Civil servant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Dissolved/Separated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Other/None	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Widow/Widower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

A5 > Type of economic activity (TAE)*

H1

H2

H3

*Mandatory field in case the holder carries out the following activities: employee, self-employed, business owner or freelancer. Specify the economic activity of the company for which lends the work or of its business.

A6 > Politically exposed person

I declare to be a politically exposed person*

H1		H2		H3	
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Politically exposed person*			Public office held**		
H1					
H2					
H3					

*The term "politically exposed person" means a natural person who occupy or have occupied relevant public office or his immediate family or those with close ties with that person. The term "relevant public office" includes: (i) heads of State, heads of Government, Ministers and Deputy Ministers or State Secretaries; (ii) members of Parliament; (iii) members of supreme courts, of constitutional courts or other high-level judicial bodies whose decisions are not subject to further appeal, except in exceptional circumstances; (iv) members of courts of Auditors or of the boards of Directors of banks; (v) ambassadors, charge d'affaires and senior officers of the armed forces; (vi) members of administrative, management and supervisory bodies of State-owned enterprises; and (vii) ordinary or special administrative region Governors and mayors of the capital of the region.

The term "immediate family members" includes: (i) spouse; (ii) any partner considered by national law as equivalent to the spouse; (iii) the children and their spouses or cohabitants; and (iv) parents.

The term "close ties" includes: (i) any natural person who has been known to be a joint beneficial owner of legal entities or legal arrangements with the relevant person, or any other close business relations; (ii) any natural person who is a sole proprietor effect of legal entities or legal arrangements created to benefit the holder of an important public office.

** To be filled in only if you declare to be a politically exposed person.

A7 > Other declarations

I declare to be a Senior Manager*

H1		H2		H3	
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Company name		Role in the entity/company		Entity/ Company headquarters	
H1					
H2					
H3					

* A person who holds a position within a company, in associations or foundations, particularly in relation to entities residing in non-EU Member States different from equivalent third countries, including top positions in public administrations i.e. in institutions managing the transfer of public funds.

I declare to hold any interest in or to have positions in a company operating in one of the following sectors: cleaning and maintenance, consulting and advertising, ferrous metals, precious metals, mining minerals, artwork, construction, trucking, automotive trade, trade in goods in content technology, wholesale of oil and grain, trade in services and rights traded on computing platforms, waste management cosmetics markets.

H1		H2		H3	
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO

A8 > Educational and professional information

1.1 Your highest educational level?						H1	H2	H3
a) Bachelor's degree or Master's degree in Economics/Law/Engineering, Finance and/or Financial Markets Major						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Bachelor's degree or Master's degree in Economics/Law/Engineering, non-Finance and/or non-Financial Markets Major						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Other BSc or MSc degree/High school diploma						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Basic						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) None of the above						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2 Which of the following categories best describes your current or previous occupation?						H1	H2	H3
a) Activity in economic/financial/legal field, focused on finance/financial markets						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Activity in economic/financial/legal field, not focused on finance/financial markets						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Self-employed registered professional						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Other						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.3 Do you usually follow financial markets trends? How often do you read financial markets news?						H1	H2	H3
a) At least once a week						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) At least once a month						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Never						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A9 > Investment Knowledge

- **2.1 The performance of each financial instrument is associated with different levels of risk. In your opinion, which of the following statements is most acceptable?** H1 H2 H3
- a) A high potential expected return usually corresponds with a high risk level
- b) A return on an investment is totally unrelated to its risk level
- c) I do not know
-
- **2.2 Investment diversification aims at reducing the risk. Which of the following is the most effective for this purpose?** H1 H2 H3
- a) Buy shares of 10 firms representing different industries
- b) Buy shares of 10 firms operating in the same industry
- c) I do not know
-
- **2.3 Investing in financial instruments denominated in a different currency than GBP add the risk related to the exchange rates between GBP and the foreign currency. Which of the following would imply a higher risk?** H1 H2 H3
- a) Buying US government bonds denominated in USD
- b) Buying US corporate bonds denominated in GBP
- c) Buying shares of a French company denominated in GBP
-
- **2.4 Liquidity risk related to a financial instrument relates to the difficulty of selling it at a significative price (defined by demand and offer proposal) in the short term. Which of the following are instruments with low liquidity risk?** H1 H2 H3
- a) Derivatives, issued on client's request and not saleable
- b) Stocks listed on regulated exchange markets (i.e. LSE) and normally traded with relevant negotiation volumes
- c) OTC Corporate bonds

A10 > Investment experience

- **3.1 Number of investment transactions you carried out during the last year?** H1 H2 H3
Note: if you answer a) or b), there is no need to answer subsequent questions 3.2 and 3.3.
- a) I refuse to answer
- b) None
- c) Between 1 and 10
- d) Between 11 and 40
- e) More than 40
-
- **3.2 Value of investment transactions with third parties you carried out during the last year?** H1 H2 H3
- a) I refuse to answer
- b) Up to 10.000 GBP
- c) Between 10.000 and 30.000 GBP
- d) Between 30.000 and 50.000 GBP
- e) Over 50.000 GBP
-
- **3.3 Which of the following financial instruments did you trade during the last year through financial intermediaries?** H1 H2 H3
(You may choose more than one answer)
- a) I refuse to answer
- b) Bonds, Government bonds, Investment funds or repo
- c) Shares or insurance investment product
- d) Subordinated bonds, Structured bonds or Close-end funds
- e) Investment Certificate or Listed derivatives

A11 > Consequences of refusal to provide information (Sections A8 - A10)

I/We declare that I/we refuse to provide information requested, and also that I/we have understood that, in accordance with current legislation, the Bank is required to obtain information relating to my knowledge and experience in respect of investments in financial instruments, to do the assessments required by law. If the instruments or services that I/we have requested are inappropriate, based on the information provided, the Bank will notify us. I/We understand that the decision not to provide the information required, or the failure to provide it, will prevent the Bank from assessing, in the best interests of the client, if the instruments or services are appropriate for us.

H1 H2 H3

I/We expressly confirm that any information referred to in Sections **A2, A3, A4, A5, A6, A7, A8, A9, A10, A11** is, to the best of our knowledge, true and accurate and I/we undertake to promptly notify the Bank of any changes. The information provided by each Accountholder is provided in connection with this Agreement.

▶ **Signature 1** _____

▶ **Signature 2** _____

▶ **Signature 3** _____

Date _____ Place _____

A12 > Fineco Debit Cards

I/We agree that the issuance of Fineco Visa Debit Card shall be subject to prior assessment by the Bank, which reserves the right to decline requests received. If successful, the Fineco Visa Debit Card will be delivered inactive for security reasons; the card activation can be done directly on the site www.finecobank.com. I/We request the following Debit Card to be issued. I/We declare that I/we have received, read and understood the Fact Sheet concerning the requested Fineco Visa Debit Card, as part of this Agreement.

	H1	H2	H3
Fineco VISA Debit (Fact Sheet N _____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fineco VISA Debit EUR (Fact Sheet N _____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't want any cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A13 > US Person (*)

I declare to be:

H 1	H 2	H 3
NON US PERSON	NON US PERSON	NON US PERSON

(*) Us Person = resident of the United States of America for tax purposes.

Non-US Person = not a resident of the United States of America for tax purposes.

As a "Non-US Person", I/we declare not to be American citizens and not to reside in the United States. I/We confirm that we have not spent or plan to spend a total of at least 183 days in the previous two years during the current year or in the current year, I/we was/were not resident in the United States in the current year or in the previous two years with regular saw, and I/we am/are not in possession of "Green Card". I/We don't have any relatives residing in the United States.

I/We also declare that the Bank has no reporting obligations to US tax authority in relation to the income received in Italy. As a "Non-US Person" I/we declare to be the real beneficiaries of the assets and incomes which the report refers. I/We confirm that the statement above is true and correct and understand that I/we are liable for any loss incurred by the Bank as a result of incorrect US Person Status provided by us.

Change of status to "US Person"

If even one Accountholder's status changes, for whatever reason, from "Non-US person" to a "US person", i.e. if the statement in that respect already made to the Bank becomes inaccurate, you must immediately notify to the Bank. For all the details on how to do this you must contact the Customer Care toll free number at 0800 640 6667.

If the accountholders do not comply with the Bank's instructions, they automatically and irrevocably authorise the Bank to sell their US assets held in their own portfolio in accordance with the industry best practice and without any notification. The relevant taxes will be applied and deposited to the US fiscal authorities (Internal Revenue Service - IRS). The withheld amount (backup withholding tax) will be calculated on the gross income of these investments, according to "Qualified Intermediary Agreement" stipulated between the Bank and the IRS. The accountholders renounce unreservedly their rights to any claim against the Bank and undertake to indemnify the Bank for any loss related to the sale of these US assets under these arrangements.

A14 > Custody (to be completed only if you apply for a Joint Account).

I/We require the activation of the following securities portfolios:

- No sub-categories (sole custody for all joint applicants)
- With sub-categories (divided into sub-portfolio)

In case of sub-portfolio opening, registered securities will be placed in the sub-portfolio related to the individual joint account holder owner of the securities.

I/We confirm all the information specified explicitly in Sections **A12, A13, A14** are true and correct.

Date _____ Place _____

Signature 1 _____ **Signature 2** _____ **Signature 3** _____

A15 > Privacy

The Bank ensures maximum safety in the use of personal data. I/We understand that it is necessary for the Bank to process our personal data in order for us to receive the Service and for compliance with law. I/We confirm that I/we understand that this processing does not require our consent.

Processing for commercial purposes:
I/We confirm that I/we agree:

	H1		H2		H3	
P1 - to the processing of personal data by the Bank and/or by the UniCredit Group company, for commercial purposes (Terms of Business, Section 3, Part I, Chapter 3-reporting purposes functional to the Bank's activities)	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
P2 - to the processing of personal data by third parties, for commercial purposes (Terms of Business, Section 3, Part I, Chapter 3-reporting purposes functional to the Bank's activities)	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO

I/We express our explicit consent to the processing of personal data as outlined in the box above, and the communication of the data to subjects which carry out activities, on behalf of the Bank, as set out in Terms of Business, Section 3 for the purposes strictly connected and instrumental to managing the Bank's relations with customers and the consequent related activities carried out by such entities. Finally, I/we declare our consent to the processing of sensitive data collected by the Bank as a result of specific requests for services and transactions the customer relationship (for example: payment of dues to political parties or trade unions, associations transfers etc.), always in so far as it is required for the specific objective pursued by the requested service or transaction. I/We are aware that unless such consent is received by the Bank, the Bank will not enter into the Agreement.

Date _____ Place _____

Signature 1 _____ **Signature 2** _____ **Signature 3** _____

A16 > Entry into the Agreement

Whereas:

1. I/We have been informed of the right to cancel the Agreement within the meaning of the Directive 2011/83/EU on consumer rights within 14 days after conclusion of the Agreement.
2. I/We have been provided with the "Other important information" document and its annexes (Terms of Business, Section 4), the Conflict of Interests Policy (Terms of Business, Section IV, Annex II), which I/we expressly approve. I/We have also been provided with and agree to the Order Execution Policy referred to in Section **A1**, par. 1(c) (iv), which, among other things, provides for the possibility that orders relating to financial instruments, are executed outside of a regulated market or an MTF.
3. I/We have taken notice of the rules governing this Agreement, which I/we fully approve. I/We receive and store copies of the Fact Sheet listing all the economic conditions and general conditions governing the relations and services with the Bank containing the following terms and conditions: Section 1 - contract provisions applicable to all services by the Bank (General Terms); Section 2 - rules governing specific services; Section 3 - Data Protection Provisions; Section 4 - Other Important Information; Annex I - Order Execution Policy, Annex II - Managing conflicts of interest policy information; Annex III - Understanding Financial Instruments and Associated Risks; and Annex IV - Client Classification.

I/We am/are aware that the Bank has the right to modify the Agreement as described in the Terms of Business, save for our right to terminate the Agreement. In the case of joint accounts, each Accountholder can carry out any act of disposal, without exception, including transaction for himself/herself and/or other joint Accountholders or any third party.

4. I/We are aware that the Bank, before the provision of investment services, as required by the relevant laws, must ask for an update in relation to its clients' knowledge and experience regarding investments in financial instruments, for the purpose of evaluating the appropriateness of the requested services in the client's best interests. To facilitate this, I/We have filled out the relevant form of this Agreement (MiFID Questionnaire Sections **A8 -10** that I/we undertake to promptly communicate to the Bank any changes to the information contained in it by accessing the client area of the website www.finecobank.com

I/We request the Bank to open an Account in Sterling, Euros, US Dollars and Swiss francs, and activate the services relating to safekeeping and administration of financial instruments, reception and transmission of orders, executing orders on behalf of clients, trading against proprietary capital of the Bank, as well as any other services as indicated above.

Furthermore I/we request the Bank to provide the Interest-bearing portfolio service, as described in the Terms of Business.

I/We note that the Terms of business for FinecoBank Services in the United Kingdom are fully reflected in the Fact Sheet and expressly confirm that I/we have read and approved all of the above conditions in the box **A16**.

I/We look forward to the acceptance of this proposal by the Bank and confirmation of service activation.

Date _____ Place _____

Signature 1 _____ **Signature 2** _____ **Signature 3** _____

A17 > Tax exemption

I/we declare to have read the tax exemption conditions and are required to provide the data as beneficial owner below

I/we declare to have read the tax exemption conditions and are NOT required to provide the data requested below

	H1	H2	H3
BENEFICIAL OWNER			
Cod.	1) individual	1) individual	1) individual
Full Name	_____	_____	_____
Date of Birth	_____	_____	_____
City of Birth	_____	_____	_____
Country of Birth	_____	_____	_____
Identification Number	_____	_____	_____
Cod. (1)	the identification number has been issued by the Tax authority or other authorised country of residence	the identification number has been issued by the Tax authority or other authorised country of residence	the identification number has been issued by the Tax authority or other authorised country of residence
Full Address	_____	_____	_____
Postal Code	_____	_____	_____
City	_____	_____	_____
Country	_____	_____	_____
Country Code	_____	_____	_____

Declaration – Request of the beneficiary or the legal or voluntary representative.

I/we declare that the individual whose name is indicated in box A1 of this application is the beneficial owner of the tax-exempted income and that:

(i) He/She is resident in the Country indicated above;

(ii) He/She is not resident in Italy according to art. 2 of Italian consolidated tax act, approved with Presidential Decree 22 December 1986, nr. 917;

Date _____ Place _____

Signature 1 _____

Signature 2 _____

Signature 3 _____

Space reserved to the Bank - BANK'S ACCEPTANCE

The Bank has received your proposal - reproduced here in copy - which the Bank subscribes to full acceptance.

Signature for acceptance

FINECOBANK S.P.A.

Reggio Emilia, _____

A18 > Supplemental Contract for Derivatives Trading Services

With reference to the service of reception and transmission of orders, executing orders on behalf of clients including dealing on own account in financial derivatives, which is governed by a specific contract (Supplemental Contract for Derivatives Trading Services), I/we acknowledge that:

- The Bank has made available in good time its regulatory and economics conditions version _____ as well as General Information on Services/Products" version _____.
- I/we received detailed information on the nature and risks of financial derivatives, as well as adequate information on the nature, risks and implications of operations on margin related to certain types of derivative instruments, including an explanation of leverage and its effects. In this regard, referring to the CFD (as defined in the contract) the Bank has made available special product specification sheets for each type of CFD processed.
- I/we am/are aware that: a) when the Bank engages in the reception and transmission of orders on financial derivatives, it may use authorised intermediaries for negotiation purposes; b) the provisions concerning the establishment, organisation, and functioning of certain contracting bodies on Italian and foreign markets, such as the Clearing House, as well as markets, or in any of the instruments and the clearing and guarantee system present in markets and operating according to the primary and secondary reference standards provisions, as well as any other rules applicable to certain entities and corresponding institutions, if modified, may lead to automatic changes as set out in this Agreement, where necessary.
- I/we have been previously informed of the right to cancel the Supplemental Contract for Derivatives Trading Services within 14 days after the conclusion of the contract, without penalty.
- The opening of the Account with the Bank is essential and necessary for the operation in derivatives. The contract is concluded in the UK when I/we receive - at the email address supplied in section **A2** - a copy of it duly signed by the Bank as acceptance.
- I/we have provided the Bank as requested, information concerning my/our knowledge and experience of investing and trading products. For this purpose, I/we acknowledged that MiFID questionnaire has been duly completed as per section A8, A9, A10, and will be immediately updated by me/us in the event of any changes concerning the information provided by accessing the client area of the Bank's website (www.finecobank.com). I/we acknowledge that I/we will not be able to commence any activity on derivatives on my/our Account unless I/we have completed MiFID questionnaire and satisfactorily passed the test for trading on derivatives.

I/we require the provision of the service of reception and transmission of orders, executing orders on our behalf, including by dealing on own account in financial derivatives. I/we have provided accurate and true information and accepted the economic and regulatory conditions incorporated into this contract version _____ as well as General Information on Services/Products _____.

I/we look forward to the acceptance of this proposal by the Bank and confirmation of service activation.

I/we do NOT require the provision of the service of reception and transmission of orders, executing orders on behalf of clients, including by dealing on own account in financial derivatives.

Date _____ Place _____

Signature 1 _____

Signature 2 _____

Signature 3 _____

Space reserved to the Bank - BANK'S ACCEPTANCE

The Bank has received your proposal - reproduced here in copy - which the Bank subscribes to full acceptance.

Signature for acceptance

FINECOBANK S.P.A.

Reggio Emilia, _____