

IMPORTANT DOCUMENT
PLEASE READ

UNIT TRUST JUNIOR INDIVIDUAL SAVINGS ACCOUNT (JUNIOR ISA)

TERMS AND CONDITIONS

WESLEYAN
we are all about you



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INTRODUCTION

These Terms and Conditions, along with the application form, describe the agreement between You (the registered contact) and us (Wesleyan Unit Trust Managers Limited) for managing the Junior ISA.

These Terms and Conditions apply to the account. You should read them carefully and if there is anything You don't understand, please contact our Administration Centre, using the details on page 10.

When we refer to statutory or regulatory provisions or the rules of any self-regulatory body, we mean the current version of those rules or provisions, unless we state otherwise.

We are regulated by the Financial Conduct Authority (FCA) in the conduct of investment business, including acting as a manager of ISAs. We are approved by HM Revenue & Customs (HMRC) as an ISA manager under the ISA regulations. Further information about ISAs can be found on the UK Government website at www.gov.uk/individual-savings-accounts.

DEFINITIONS

In this document we use financial words and phrases that not everyone will be familiar with. We've explained what these mean below and over the page.

Where words or phrases have been explained in the Junior ISA regulations, they will have the same meanings when they are used in these Terms and Conditions. If the Junior ISA regulations are not consistent with these Terms and Conditions then the Junior ISA regulations will apply.

- ▶ **Account** – a Junior ISA taken out under these Terms and Conditions.
- ▶ **Account holder** – the eligible child who the account has been opened on behalf of and who is the beneficial owner of the money in the account. This person must be under 18, and, at the time the account is opened.
- ▶ **Account manager** – Wesleyan Unit Trust Managers Limited.
- ▶ **Accumulation units** – Any income generated from Your investment is reinvested back into Your Plan to grow the value of each Unit You hold.
- ▶ **Administration Centre** – deals with all queries and instructions on Your account. SS&C Financial Services International Limited, will administer the account on our behalf. If You have any questions You can write to them at PO Box 9033, Chelmsford CM99 2WQ or phone them on 0330 123 3813.
- ▶ **Application form** – the Junior ISA Application Form which You complete to apply to invest in this account.

- ▶ **Best execution** – our responsibility to get the best possible result when we buy or sell investments for You. We consider various factors but in most cases, we will consider the price as the most important factor. You can find the policy here: www.wesleyan.co.uk/savings-and-investments/fund-prices.
- ▶ **Bid price** – the Unit price at which the account manager redeems Units. This is set at each Valuation point.
- ▶ **Cash Junior ISA** – a Junior ISA which is designated as a cash account under the ISA regulations.
- ▶ **Child Trust Fund account (CTF account)** – an account which is a savings or investment account under the Child Trust Fund Act 2004.
- ▶ **Client money account** – a bank account required by the client money rules (please see below for meaning). Our client money account is with Lloyds Bank plc or any other bank which we nominate.
- ▶ **Client money rules** – ensures a clear separation between money that belongs to customers and money that belongs to a firm as defined by the Financial Conduct Authority's (FCA's) Client Assets Sourcebook (as amended).
- ▶ **Contract note** – if a one-off subscription or transfer is made this is the note we give You when the application has been processed. It shows the amount invested and the number of Units bought. You will also receive a contract note if You transfer all or part of the Junior ISA to another ISA manager, showing the number of Units sold, or if You decide to switch between funds or Unit classes. You may also receive a contract note if You are entitled to a refund, for example if we agree to price match Your investment to a date in the past following an error on our part. If there are monthly subscriptions we will acknowledge that we have accepted these but we won't send You a contract note.
- ▶ **Eligible child** – a child who is:
 - ▶ under 18 years of age at the time the application is made
 - ▶ born on or after 3 January 2011, or born prior to this date but doesn't have a Child Trust Fund (unless transferring it to the Junior ISA), and, at the time the application is made, they should also be either:
 - ▶ a UK resident.
 - ▶ a UK Crown Servant
 - ▶ a dependant of a UK Crown servant, or
 - ▶ married to or in a civil partnership with a UK Crown Servant.
- ▶ **FCA** – the Financial Conduct Authority (or its successors).
- ▶ **FCA rules** – the rules which we operate under to conduct our investment business.

- ▶ **Funds** – the sub-funds of the Wesleyan Authorised Unit Trust that You can invest into through this Junior ISA. The funds currently available are listed in the Key Features Document for the Unit Trust Junior ISA available on our website at Unit Trust Junior ISA (www.wesleyan.co.uk/savings-and-investments/unit-trusts/junior-isa).
- ▶ **ISA manager** – a firm authorised by HM Revenue & Customs (HMRC) to manage ISAs under the ISA Regulations. For the Unit Trust ISA and Junior ISA it is Wesleyan Unit Trust Managers (WUTM).
- ▶ **ISA regulations** – The Individual Savings Account Regulations 1998 (as amended from time to time).
- ▶ **Junior ISA** – an account set up and managed as a Junior ISA under the ISA regulations.
- ▶ **Offer price** – the Unit price at which the Account Manager sells Units. This is set at each valuation point.
- ▶ **Registered contact** – the person who can give instructions for the management of the account. A subscriber is not automatically a registered contact unless they have a parental responsibility for a child.
- ▶ **Scheme** – the Wesleyan Authorised Unit Trust.
- ▶ **Stocks and shares Junior ISA** – a Junior ISA which is designated as a stocks and shares account under the ISA regulations. The Wesleyan Unit Trust Junior ISA is a stocks and shares Junior ISA.
- ▶ **Subscriber** – any person who invests in the Junior ISA on behalf of the child. Anyone can subscribe on behalf of the child. A subscriber is not automatically classed as a registered contact, unless they have a parental responsibility for a child.
- ▶ **Subscriptions** – the money paid into the Junior ISA.
- ▶ **Tax year** – the year which starts on 6 April one year and ends on 5 April the following year.
- ▶ **Unit class** – from time to time, we may create different types of Units in the fund or funds in the scheme. When we do this, we will create a new Unit class. The account may hold Units in more than one Unit class in a fund. We will write and let You know if and when we create a new Unit class in a fund or funds the Junior ISA is invested in.
- ▶ **Units** – money paid into the account is used to buy Units in the Unit trust funds. The number of Units held is the account holder's share of the fund.
- ▶ **Us or we** – Wesleyan Unit Trust Managers Limited, the account manager.
- ▶ **Valuation point** – the point at which the valuation of each fund takes place each day on which the dealing office of the Account Manager is open for the buying and selling of Units.

- ▶ **Working day(s)** – the days we are open for business. So Monday to Friday except bank holidays in England.
- ▶ **You or Your** – the registered contact for the account.

1. HOW TO INVEST

Opening the account

We will open the Junior ISA when we receive and accept Your completed application form and either a subscription or transfer payment at our Administration Centre. There may be a delay if we need to get more information about You or there is anything which isn't clear.

We will acknowledge receipt of Your application form and any subscriptions sent with it the next working day after we have received it.

These Terms and Conditions will apply as soon as we accept the application to open the account.

When we accept a new account, we will designate it as a stocks and shares Junior ISA in line with the ISA regulations.

Registered contact

The account is managed by a registered contact and there can only be one registered contact at any one time.

To take out a Junior ISA You must have parental responsibility for the account holder (which usually means You are their parent or guardian) and You must sign the declaration on the application form to confirm that You will be the registered contact.

The first registered contact will be the person who applied for the account. The registered contact is the only person who will be able to give instructions on the account.

When the account holder turns 16 they can become the registered contact if they want to, in which case they will become the sole registered contact and will take over complete control of the Junior ISA.

If the registered contact is someone other than the child, another person who has parental responsibility for the eligible child may apply to become the registered contact.

To do so, they must complete an application form. To obtain this please contact us using the details on page 10.

We will act in accordance with the ISA regulations to determine whether the consent of the existing registered contact is needed to make this change.

We will not accept instructions on the account from an individual acting under any kind of Power of Attorney for the registered contact.

Your right to cancel

After we receive Your application form, we will send You a Cancellation Notice. You have 14 days from the date the contract is entered into to cancel any subscriptions or transfers in. If You decide to cancel, the amount returned will be any money paid to us less the amount (if any) that Your investments have fallen by when we receive Your Cancellation Notice. You will have to give us back any money we have already paid to You under the contract.

If You transferred money in from another Junior ISA or a CTF account, You can ask us to:

- ▶ return the money to the previous ISA manager (if the money has come from a Junior ISA and the previous manager agrees to accept it back), or
- ▶ transfer the money to another ISA manager.

Making subscriptions

For subscriptions to be paid into the account, You must first complete and sign the application form and send it with any payment or completed direct debit form to our Administration Centre.

One-off subscriptions can be paid by cheque or by debit card by calling our Administration Centre using the details on page 10. Monthly subscriptions are paid by direct debit.

The most that can be subscribed to a Junior ISA in any given tax year is the Junior ISA allowance set by Government.

We will not accept Your application form and subscriptions if the ISA regulations no longer give the account holder the right to have a Junior ISA or You do not have the right to be the registered contact.

All subscriptions into the account will represent a gift to the account holder.

One-off subscriptions

A one-off subscription can be made to open the Junior ISA and one-off subscriptions can also be made at any time when the Junior ISA is open. The minimum amount is £1,000 for the first one-off subscription and £500 for any one-off subscriptions You pay in after that.

If You are paying into more than one fund, the minimum amount that can be paid into each fund is £500 for the first one-off subscription and £250 for any subsequent subscriptions.

Regular subscriptions

If making regular payments, the minimum that needs to be paid in is £50 each month, or £600 or more each year, paid by direct debit. (When You are paying into more than one fund, You need to pay £50 or more each month, or £600 or more each year, into each fund You are investing in.)

We need at least 10 working days to set up a direct debit and we will let the subscriber know when we will collect their first and subsequent subscriptions.

If subscriptions are increased they have to go up by £10 a month or more.

Monthly subscriptions can be reduced at any time (subject to the minimum subscription amount). Unless You tell us otherwise, we will reduce the subscriptions on the most recent investments first.

A subscriber will need to write or call and tell us if they want to change or stop (either temporarily or completely) the monthly subscriptions. We won't be able to change or stop a direct debit that is due to be taken within seven working days of You contacting us.

We will give You 30 days' notice if we change the minimum subscription amount.

If a bank or building society refuses our request for a monthly subscription, we will not attempt to collect the payment missed. However, we will contact the subscriber if this happens.

If the final payment in a tax year will take subscriptions for the year over the Junior ISA subscription limit, we will reduce Your final direct debit payment to ensure You do not over-subscribe.

Transfers from another Junior ISA or CTF account.

You can apply to transfer to us an existing stocks and shares Junior ISA, cash Junior ISA or CTF account which is held with another manager.

An existing Junior ISA or CTF account must be transferred as a monetary amount. We will not accept other forms of payment, for example, re-registration of shares.

Current tax year Junior ISA subscriptions must be transferred in full. Previous year contributions can be transferred in full or in part, providing the child does not have two Junior ISA accounts of the same type at the same time. A CTF account must be transferred in full and closed once the transfer has been completed.

We have the right to refuse the transfer request.

Only one stocks and shares Junior ISA and one cash Junior ISA can be held in the account holder's name at any one time.

When the Junior ISA or CTF account has been transferred, these Terms and Conditions will apply from the date of the transfer. The timing of us receiving the transfer is outside our direct control. We are not responsible for any loss of income or growth if there is a rise in the markets while the transfer is in progress.

2. INVESTING YOUR MONEY

After we have accepted Your application (in line with these Terms and Conditions) we will use a one-off subscription (or transfer from another ISA or CTF account manager) to buy Units using the price that applies at the next available valuation point (which might be the next working day) after we receive Your payment. We only register cheques as being received by us on working days.

For subscriptions paid by direct debit, we will buy Units using the price that applies on the working day we receive the payment.

3. OWNING THE ACCOUNT

We do not issue Unit certificates or other documents of title (which show legal ownership of the investments). Entitlement to Units will be shown by the entry on the register of Unit holders. Any documents which show the title to account investments (including any share certificates) will be held by us or as we may direct.

The account holder effectively own the investments without holding the legal title to them.

It is not possible to transfer the ownership of the Junior ISA investments to anyone else or use it as security for a loan.

The investments will be registered jointly in the account holder's name and our name or the name of a company we nominate (called the nominee). We will be responsible for the actions of any nominee.

If the nominee company defaults then any shortfall in the securities registered in their name may be shared among all customers whose investments were registered with them. The amount received will depend on the account holder's share of the fund.

We will not lend investments, title documents or any property which belongs to the account holder to a third party.

We will not commit anyone to pay any more money into the account.

We will not pay any costs, expenses, demands or losses (such as any tax which You should pay) which arise from us managing the account.

You undertake to indemnify us against all costs, expenses, demands and losses (including any tax attributable to the account holder) which we may incur in the lawful and proper exercise of our duties as manager of the account.

4. MANAGING THE INVESTMENT

We will invest subscriptions in the fund(s) You choose.

If we need to, we will keep money subscribed until it's invested. If this happens, we will hold money in a client money account in line with the client money rules. This client money account is held in trust with Lloyds Bank. We will credit or debit this client money account with:

- ▶ the money which comes from changes in the investment
- ▶ the distributions we receive or collect, and
- ▶ fees, commissions or charges.

We may cash in Units or use subscriptions to pay taxes, fees, commissions or any expenses which need to be paid to us. If there is not enough money in the account to pay everything that is outstanding, You will need to pay us the difference. You may be liable for the reasonable costs, damages or losses which we incur if there is a delay in You paying.

We may manage this account investment along with other ISA investments we manage and we may put them together for some types of transactions. We may put together the investments in this account with other accounts which we hold for You.

Sometimes, we receive money which belongs to the account holder after the account is closed. We will hold this money in our client money account until we receive Your instructions.

We will not pay interest on any money held in our client money account.

We will send You an annual statement that will show any cash balances held in the client money account.

We may stop treating money as client money if:

- ▶ it's been held in our client money account for more than six years, and
- ▶ we haven't been able to get any instructions after taking reasonable steps to find the registered contact.

We reserve the right to donate it to a charity of our choice. However, should You wish to subsequently claim money after we've made the payment to charity, we will still pay what is due.

5. REINVESTING OR RECEIVING THE INCOME

All Units available in the Junior ISA are accumulation Units.

We reinvest the income we distribute in the funds with the aim of increasing the Unit price.

6. TAKING MONEY OUT

Withdrawals cannot be made from a Junior ISA. When the account holder reaches age 18, the account will become a Wesleyan Unit Trust ISA and they will be able to make withdrawals under the Wesleyan Unit Trust ISA Terms and Conditions.

It is possible to withdraw money from the account under ISA regulations if the account holder becomes terminally ill. You should contact our Administration Centre to discuss the process and the information we require under the ISA regulations.

7. CONVERSION TO AN ADULT ISA

When the account holder reaches age 18, the account will automatically convert to an adult ISA and the Wesleyan Unit Trust ISA Terms and Conditions will apply from that point. When this happens, we will provide a copy of the new Terms and Conditions.

8. CLOSING THE ACCOUNT

Transferring the account

You can instruct us to transfer the Junior ISA to another ISA manager in line with the ISA regulations relating to transfers. They must be eligible to act under the ISA regulations, be approved by HMRC and agree in writing to accept the transfer. We can accept their agreement to accept the transfer in writing, by post and email.

Transfers to another stocks and shares Junior ISA can only be made in full. Previous years' Junior ISA subscriptions can be transferred in full or part to a cash Junior ISA.

We will aim to complete the transfer within a reasonable time (a period not exceeding 30 days).

We will transfer the Junior ISA as soon as possible after we receive evidence that the ISA manager we are transferring it to is approved in line with the ISA regulations.

We will make the transfer payment as a monetary amount (after selling Your Units) unless we agree otherwise.

We may charge a fee to cover any charges and expenses we reasonably incur when transferring the account. (Any fees we charge must be reasonable in amount.) Before we make the transfer, we may take out any money owed to us or that is owed in tax on this investment.

If we close the account

We will close the account straight away if we believe that it isn't possible to administer it in line with the ISA regulations or if You or the account holder are in breach of them.

We will terminate the account automatically if it becomes void under the ISA regulations.

We will write to You if this happens.

If we decide that we want to stop acting as the account manager, we will give You 90 days' notice. You can then transfer the money to another ISA manager.

We will keep any money which is needed to pay any outstanding fees for transactions we have already started for You.

If the account holder dies

We will close the Junior ISA when we are told in writing that the account holder has died and their personal representatives have completed the necessary formalities (such as obtaining a grant of representation). The value of the account or the Units held will be available to their personal representatives who will be bound by these Terms and Conditions.

If their personal representatives close the account they will receive the value of the Units on the date it is closed.

The tax advantages for the Junior ISA investment will continue to be part of the account holder's estate until collected and there may be inheritance tax to pay.

9. CHARGES

We set out our charges in our Key Investor Information Documents (KIIDs) which Your Specialist Financial Adviser from Wesleyan Financial Services (WFS) will give You if You take advice, or You can get a copy online (www.wesleyan.co.uk/fund-prices) and our Key Features Illustrations (KFIs) which again Your Specialist Financial Adviser will give You if You choose to take advice. If You make an investment without taking advice, the Key Features Document outlines how product and fund changes will impact some example investments. You can contact the Administration Centre to ask us for a copy of the Key Features Document or You can find it online at: www.wesleyan.co.uk/savings-andinvestments/unit-trusts/junior-isa. We will also provide a KFI each time a transaction takes place that could lead to different charges to those illustrated initially.

We may change:

- ▶ the charges, commissions or expenses which have to be paid
- ▶ how we take these charges, commissions or expenses (or pay them back in exceptional circumstances), or
- ▶ the date they are due to be paid.

We will give You 60 days' notice if we make any changes to the above. We may increase or decrease charges if:

- ▶ the administration costs and expenses (which are reasonable in amount and reasonably incurred) affect the contract change, or
- ▶ as a result of changes in taxation or any regulatory change which adversely affects financial services companies which in turn affects the contract.

10. TAX

There is no income tax to pay on any income the Junior ISA investments make.

There is no capital gains tax to pay on any money made from the Junior ISA.

We will claim any tax credits or tax deductions relating to the investments in the funds and any income they generate in line with the ISA regulations.

It is Your responsibility to inform us if the account holder stops qualifying for a Junior ISA or if You stop being the registered contact.

The tax rules that apply to this account may change in the future.

We will tell You if the account stops being exempt from tax because of the ISA regulations.

11. DOCUMENTS WE WILL SEND YOU

We will send You any information in writing that is necessary to comply with the ISA regulations and the FCA rules.

We will send You a contract note when You:

- ▶ make a one-off subscription
- ▶ transfer into or out of this Junior ISA, or
- ▶ switch between funds.

We will send You a Key Features Illustration if You make certain types of changes to Your account.

We will send You a statement for each six-month period.

The statement will include:

- ▶ a valuation of the investment at the statement date
- ▶ a list of all the transactions relating to this account during the relevant period (in line with the FCA rules and ISA regulations), and
- ▶ any other information the FCA rules and the ISA regulations require us to give You.

If You contact our Administration Centre, we can arrange for You to:

- ▶ receive any information issued to Unit holders (including the annual report and accounts) for the funds invested
- ▶ attend meetings about the funds You are invested in, and
- ▶ exercise voting rights for the Units held in the account.



12. CHANGING THESE TERMS AND CONDITIONS

We may change these Terms and Conditions by giving You at least 60 days' notice in writing (unless we have stated otherwise in these Terms and Conditions).

If the ISA regulations change, we may have to change these Terms and Conditions.

We will make sure any other changes (which are not as a result of changes to the ISA regulations):

- ▶ do not stop the account qualifying under the ISA regulations, and
- ▶ are reasonable and will not disadvantage the account holder.

We may change the Terms and Conditions because of changes to the Scheme. We will tell You when these changes are taking place. We may need to get consent on behalf of the Unit holder before some types of changes are made.

13. GENERAL INFORMATION

We will act in good faith and invest in line with the fund objectives. However, we are not liable for any losses suffered by the account because of changes in market conditions, errors of judgement or losses from depreciation. We will be liable for losses which arise because:

- ▶ of a direct result of fraud on our part
- ▶ of negligence or gross misconduct on our part, and/or
- ▶ we have breached the Financial Services and Markets Act 2000 (or the regulations made under it).

Unless we have stated otherwise in these Terms and Conditions (as detailed in section 3 – 'Owning the account'), we will not be liable if a third party defaults who:

- ▶ holds money which belongs to You which has been paid to a third party on Your behalf
- ▶ is the holder of registered investment schemes, or
- ▶ holds documents of title or certificates of entitlement to investments.

We don't accept liability for any default or fraud by any bank or by any other person, firm or company which we transact with or through on Your behalf (other than stated in section 3 – 'Owning the account').

We may employ agents in connection with the service we provide. We may delegate all or some of our powers or duties to delegates we choose in line with the ISA regulations and FCA rules and we may assign all rights and duties to that agent or delegate.

We will make sure that any delegate we choose is competent to carry out the functions or responsibilities we delegate to them.

We will not be liable for our delegate's negligence or misconduct except if we have been negligent when choosing this delegate. This does not change any liability we have to You under the ISA regulations or the Financial Services and Markets Act 2000.

14. COMPLAINTS

If You are unhappy with the advice You were given by Your Specialist Financial Adviser, and want to complain, You can contact us in the following ways.

- ▶ Speak to our Customer Operations Team on 0800 092 1990. Our lines are open from 9am to 5pm, Monday to Friday.
- ▶ Complete the online contact form which can be found by visiting our website www.wesleyan.co.uk/contact/complaints
- ▶ Email the Complaints Team at complaints@wesleyan.co.uk. However, please avoid sending personal information by email as it is not a secure method of communication.
- ▶ In writing to the address below
Complaints Team
Customer Operations - Birmingham
Wesleyan Assurance Society
Colmore Circus,
Birmingham, B4 6AR

If You want to complain about how our Administration Centre is dealing with Your account, please contact them at the address below or call them on 0330 123 3813 Monday to Friday 9am–5pm.

The Administration Centre
PO Box 9033, Chelmsford CM99 2WQ
Phone: 0330 123 3813

If, after receiving our response, you're still not happy, You can refer Your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London, E14 9SR

Phone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Complaining to the Ombudsman won't affect Your legal rights.

15. COMPENSATION

If we cannot meet our financial obligations to the account holder, they may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) under the Financial Services and Markets Act 2000. You can get details of the scheme from the FSCS at:

FSCS
PO Box 300
Mitcheldean GL17 1DY

Phone: 0800 678 1100
Phone: 020 7741 4100
Email: enquiries@fscs.org.uk
Website: www.fscs.org.uk

16. OUR RIGHTS

If, when You subscribe to this account, the ISA regulations allow us to merge previous Junior ISA investments with those in this account (for example, for administration purposes) then these Terms and Conditions will apply to those subscriptions which are merged as far as the ISA regulations allow.

In the future, if this account is merged with another Junior ISA managed by us, then the Terms and Conditions of the new Junior ISA will apply to all the money.

We will not be liable or have any responsibility for any loss or damage if there is a failure, interruption or delay in us performing our obligations because of:

- ▶ telecommunications or computer services breaking down, failing or malfunctioning
- ▶ industrial disputes
- ▶ third parties failing to carry out their obligations
- ▶ the acts of governmental or supranational authorities (such as the European Union), or
- ▶ any other events or circumstances which are not reasonably in our control.

These Terms and Conditions will not stop us providing investment services to other people.

We have not authorised anyone to act on our behalf for this account apart from the circumstances set out in these Terms and Conditions.

We have an interest in all purchases and sales of Units for the account because we are also the manager of the Units trusts offered in the account.

When we buy or sell Units for the account we may have a further interest in that transaction (either directly or indirectly). For example, this may happen when:

- ▶ we deal collectively for You and for other clients and the other clients have already invested in the fund You want to invest in, or
- ▶ we work for both the buyer and the seller in a transaction.

We will not tell You if we have an interest in any transaction before it takes place.

17. CONFIDENTIALITY

When we are required by law, we will disclose any information we know about the account holder's financial affairs to any eligible authority (including the FCA but not limited to them). We will not be liable if we disclose information in good faith in line with this condition.

You authorise us to give HM Revenue & Customs (HMRC) information which they ask us for about the account.

18. ASSOCIATES AND OTHER PARTIES

We may deal with or through associated companies when we get or dispose of investments for this account (even if these companies don't act as our principal or agent). We will carry these transactions out on a best execution basis. We do not have to account to You for any benefit we or our associates get from these transactions.

19. CONTACTING US

You should send instructions in writing to our Administration Centre at:

The Administration Centre
PO Box 9033,
Chelmsford CM99 2WQ

We may accept some instructions by phone and You can call the Administration Centre on 0330 123 38 13 Monday to Friday 9am–5pm.

We, or our agents, can contact You by phone or other ways you prefer to get Your instructions about the account.

When we send notices to You by post, we will assume You have received them two working days after they have been posted.

WUTM's registered office is at Colmore Circus, Birmingham B4 6AR.

20. LAW

The account is governed by the law of England.

21. CONFLICTS OF INTEREST

You can find a copy of our Conflicts of Interest policy on our website at: www.wesleyan.co.uk/about/corporate-governance or You can ask us for a copy.



A guide to the many ways in which the Wesleyan Group of companies can help you to plan, prioritise and secure your financial future.

For you



Savings & Investments



Mortgages



Retirement Planning



Insurance



Life & Income Protection

For your business



Equipment Insurance



Personal Protection



Premises Insurance



Finance & Funding

For more information about the Wesleyan Group of companies, visit wesleyan.co.uk/ourcompanies

If you would like this document in Braille, large print or audio format, please contact **0800 975 3710**.

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Wesleyan Unit Trust Managers Ltd.

Administration Centre: PO Box 9033, Chelmsford CM99 2WQ Telephone: 0330 123 3813

Registered Office: Colmore Circus, Birmingham B4 6AR. Telephone: 0121 200 3003. Website: www.wesleyan.co.uk

Advice is provided by Wesleyan Financial Services Ltd.

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