



Dual Option Supertracker Deposit Plan

June 2015

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meteor

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IMPORTANT INFORMATION

- This Brochure explains the features and risks of the Plan. Please ensure that you read this document fully, prior to making an investment.
- The Plan has been designed for a specific type of investor, as set out in this Brochure. The Plan may only be suitable for this type of investor.
- We recommend that you talk to a financial adviser who will be able to help you assess whether the investment is suitable for you.
- Meteor does not provide financial advice.
- You should conduct such independent investigation and analysis of the tax treatment of an investment as you feel appropriate, to evaluate the merits and risks of an investment in the Plan.
- The information on taxation contained in the Brochure is based on our understanding of rates of tax, current legislation, regulations and practice, which are likely to change in the future and which may be applied retrospectively.

All capitalised terms are defined in the Glossary on page 21.

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Plan Summary

Term	A six year two week term	
Asset type	A fixed term structured deposit (the 'Deposit')	
Underlying assets (each the 'relevant Index', collectively 'the Indices')	Option 1 EURO STOXX 50 Index	Option 2 FTSE 100 Index
Deposit Taker	Royal Bank of Canada (London Branch)	
Bare Trustee and Plan Manager	Meteor Asset Management Limited	
Return of deposit	At the Maturity Date, the return of the amount you place in the Plan (your 'Net Subscription') is not dependent on the performance of the Index you have chosen and, subject to Deposit Taker risk, will be returned in full.	
Potential interest payments at the Maturity Date	<p>Option 1 EURO STOXX 50 Index</p> <p>If the Final Level of the Index is above its Opening Level by up to 30%, the Plan will make a gross interest payment equal to 1.5 times the rise in the Index. The maximum interest payment is therefore 45%.</p> <p>If the Final Level of the Index is more than 30% above its Opening Level, the Plan will make a fixed gross interest payment of 24% at the Maturity Date.</p> <p>If the Final Level of the Index is equal to or below its Opening Level, no interest will be payable.</p>	<p>Option 2 FTSE 100 Index</p> <p>If the Final Level of the Index is above its Opening Level by up to 30%, the Plan will make a gross interest payment equal to 1.5 times the rise in the Index. The maximum interest payment is therefore 45%.</p> <p>If the Final Level of the Index is more than 30% above its Opening Level, the Plan will make a fixed gross interest payment of 21% at the Maturity Date.</p> <p>If the Final Level of the Index is equal to or below its Opening Level, no interest will be payable.</p>
Tax treatment	Unless held in a tax exempt wrapper, it is our understanding that any interest payable from the Plan is expected to be subject to Income Tax.	
Available for	<ul style="list-style-type: none"> ■ Individual or joint applications ■ Cash ISAs in respect of the 2015/16 tax year ■ ISA transfers ■ Pension schemes ■ Trustees, companies and partnerships ■ Investment via Offshore Assurance Bonds <p>This Plan is not available to residents of the United States or Canada</p>	
The Deposit	Your money will be deposited with Royal Bank of Canada (London Branch), hereafter referred to as 'RBC', through a Bare Trust. A Bare Trust is an arrangement which allows the Plan Manager to act on behalf of applicants in relation to their Deposit. The Deposit is effectively a loan to RBC and repayment will depend on the ability of RBC to pay the amounts due to us.	
Meteor distribution fee	We will receive a distribution fee of up to 3%. We use this fee to cover our costs for the preparation of the Plan literature and information, as well as marketing the Plan. We also use this fee to offset standard administration charges that would otherwise have been payable. This fee may also be used to cover payments to introducers, where necessary. No part of this fee will be used to remunerate any adviser.	

Key Risks

Risk to interest payments

- Any interest payment will be dependent on the performance of the relevant Index and it is possible that you might not receive any interest at all.
- With current interest rates at their lowest historic levels, the potential interest payable from this Plan could be higher than can be achieved through a conventional deposit, but it should be remembered that a conventional deposit will almost always provide an interest payment, and it is probable that interest rates available from those arrangements will improve during the term of this Plan.

Access to your money

- In normal market conditions, it is expected that Plan holders who need access to their money before the Maturity Date will be able to withdraw from the Deposit. However, there is no guarantee that you will be able to withdraw before the Maturity Date, as the decision about whether market conditions are normal will be taken by the Deposit Taker (see Liquidity risks on page 17).
- If your circumstances change and you do need to withdraw from the Plan prior to the Maturity Date, it is likely you will not receive back all of the amount you originally placed in the Plan. In this event, you will also have to pay an administration charge. Please note that there is no guarantee that you will be able to withdraw from the Deposit before maturity.

Deposit Taker risk

- The Deposit Taker will be responsible for the payment to the Plan Manager of any return of capital and any interest payment due from this Plan.
- It is possible that the Deposit Taker could collapse or fail to make the payments due from the Deposit. If this happened you could lose some, or all, of the amount you placed in the Plan, as well as any interest to which you otherwise might have become entitled. This is subject to your potential eligibility for compensation from the Financial Services Compensation Scheme ('FSCS').
- The actual and perceived ability of the Deposit Taker to meet its obligations may affect the market value of a deposit over the term. If the Deposit Taker fails to meet its obligations, you will get back less than is due to you or nothing at all.

The risks associated with this Plan are not limited to those listed here, but these are the key risks. Further risks are outlined on pages 16 and 17.

Key Dates

Closing date for Plan subscriptions	<ul style="list-style-type: none"> ■ ISA transfer applications 10 June 2015 ■ Applications with cheques 18 June 2015 ■ Applications with bank transfers 24 June 2015
Start Date	26 June 2015
Opening Levels	Closing levels of the Indices on 26 June 2015
Final Levels	Closing levels of the Indices on 28 June 2021
Maturity Date	12 July 2021

How the Plan works

The return from the Plan is linked to the Deposit, commencing on 26 June 2015 and ending on 28 June 2021, with the Plan maturing on 12 July 2021.

Taking out a Plan constitutes a contractual arrangement with Meteor Asset Management Limited, the Plan Manager. Meteor Investment Management Limited is the Plan Administrator.

We will arrange for your Net Subscription to be deposited with the Deposit Taker through a Bare Trust. A Bare Trust is an arrangement which allows the Plan Manager to act on behalf of Plan holders, in relation to the Deposit.

Your money is placed on trust with the Deposit Taker and the Deposit is arranged to pay interest in accordance with the objectives of the Plan.

The interest payment from the Plan is linked to the performance of the Index relevant to the Option you have chosen (see pages 8 and 9), but neither the Plan nor the Deposit tracks the relevant Index directly. Its performance will affect the capital and any interest and you need to understand that this will be impacted by a number of factors.

The Indices are based on market capitalisation and are capital value only indices, i.e., they do not make any allowance for reinvestment of dividends.

You will not be entitled to receive dividends that would normally be available from an investment in the relevant Index as you are not investing directly in the shares of any listed company.

At the Maturity Date, the Plan has been designed to provide an interest payment calculated as follows:

Option 1 linked to EURO STOXX 50 Index – An interest payment equal to 1.5 times any rise in the Index, up to 30%, providing the potential for an interest

payment up to 45%. If the Index rises by more than 30%, the interest payment will be a fixed rate of 24%.

Option 2 linked to FTSE 100 Index – An interest payment equal to 1.5 times any rise in the Index, up to 30%, providing the potential for an interest payment up to 45%. If the Index rises by more than 30%, the interest payment will be a fixed rate of 21%.

Under both Options, there will be no interest payable if the Final Level of the relevant Index is equal to or less than its Opening Level.

The calculation of the interest payment relative to each Index is explained on pages 8 and 9.

At the Maturity Date, the full return of the amount you place in the Plan will not depend on the performance of the relevant Index and is protected from any fall in that Index. However, the risk to your money has not been eliminated as the repayment of the amount you place in the Plan is dependent on the Deposit Taker being able to pay the amounts due from the Deposit. This is known as Deposit Taker risk.

Meteor Asset Management Limited acts as Bare Trustee and holds the Deposit for the benefit of individual Plan holders. Plan holders are the beneficial owners of the Deposit and, as such, are entitled to the proceeds. Meteor may provide information to the Deposit Taker to confirm the identity of the individual Plan holders.

The Plan is available to single and joint applicants, as well as to individuals as a 2015/16 cash ISA or through an ISA transfer. It is also available to pension funds, companies, charities and partnerships, as well as through Offshore Life Assurance Bonds.

If the Plan is oversubscribed the Plan Manager may not be able to accept your application, and will notify you of this.

Factors that could influence the returns payable:

When investing in this Plan you must bear in mind that the risk to your capital and any interest payable will be affected by a number of factors that shape how investment markets work. These can be wide ranging and include things such as natural disasters and wars through to political uncertainty and general economic changes either here in the UK or on a more global basis.

Below is a list, which is by no means exhaustive, that is designed to provide you with examples of the type of issues that can have a negative effect on investment markets:

- How well, or badly, the UK and European economies are performing;
- Global economic conditions and how they impact the UK and Europe;
- Political instability - which can make markets nervous and share prices fall;
- Impact of natural disasters - the commercial impact of which can be to stop trade and cause share prices to fall;
- War/civil unrest/conflict;
- The supply and price of natural resources.

It is impossible to accurately quantify the effect any of these issues would have, either in isolation or in combination, on any interest payable under the Plan.

Is this Plan right for me?

We do not provide financial advice and would strongly recommend you seek advice before investing, as there are many different types of investment products, including structured products like this Plan, that are designed to meet the investment objectives of investors. To help you consider whether this Plan is appropriate for you, we have set out below the type of investors this Plan was designed for.

This Plan could be appropriate as part of an investment portfolio for investors who:

- have knowledge and experience of equity based investments;
- are looking for potential growth rather than income;
- are willing and able to invest for a period of six years and two weeks;
- accept the Plan may not, at maturity, provide any interest payment, at all;
- want a deposit which has the potential to benefit from an interest payment, which is linked to the performance of the index.
- understand the effect of macroeconomic policies on global investment markets;
- appreciate that future inflation will reduce the value of any potential interest payment;
- are looking for a deposit structure that will return capital invested in full, at maturity, subject to Deposit Taker risk;
- understand that any potential interest payment is subject to Deposit Taker risk;
- appreciate that they will be forgoing the known return payable under a traditional deposit;
- appreciate that they are looking to invest in a fixed term deposit at a time when interest rates are at historical lows.

This Plan will not be appropriate for you unless you can answer “yes” to the following:

- I understand that the Plan is designed to mature at the end of the 6 year 2 week term;
- I understand that the Plan may not provide an interest payment.
- I understand that there is no guarantee that I will be able to withdraw from the Deposit before the Maturity Date and that if I do I may get back significantly less than my Net Subscription;
- I accept that in the event that the Deposit Taker defaults on payments due from the Plan, I may lose some, or all, of my deposit, plus any interest to which I might otherwise have been entitled. I understand that this is subject to my potential eligibility for, and a limit to the amount, of compensation from the FSCS;

The information provided on this page should not be considered as investment advice or an investment recommendation and it is designed to provide some guidance as to the possible future risks and rewards of this Plan. We have not taken individual client circumstances into consideration when producing this information and strongly recommend you consult your financial adviser on whether this investment is appropriate for you.

For further information, refer to the ‘Risks’ section on pages 16 and 17 of this Brochure.

Compensation arrangements

Your money will be held in our segregated Client Account before we arrange the Deposit. In addition, at maturity, or earlier withdrawal from the Plan, the proceeds will be held in our Client Account. The table below summarises the coverage of the Financial Services Compensation Scheme ('FSCS') at the different stages of the plan life cycle, in the event of the collapse or failure of one of the parties connected with your Deposit.

The Plan Manager, Plan Administrator and Deposit Taker are covered by the FSCS. Accordingly, you may be entitled to compensation from the FSCS in the event that any of these parties are declared to be 'in default' and you have suffered a loss as a result of Meteor's or the Deposit Taker's actions or negligence.

In all circumstances, you should be aware that whether you are eligible to make a claim under the FSCS will

depend on various factors and that there are limits to the amount of compensation the FSCS will pay. You can get further information on the FSCS from us or directly from the FSCS website: www.fscs.org.uk

See page 18 for further information on eligibility to receive compensation from the FSCS.

	When	Details
Meteor	At all times throughout the duration of your relationship with Meteor	<p>Your assets are kept separate from the assets of Meteor.</p> <p>Meteor Asset Management Limited and Meteor Investment Management Limited are covered by the FSCS and you may be entitled to compensation from the FSCS in the event that we are declared to be 'in default' and you have suffered a loss as a result of Meteor's actions or negligence.</p> <p>The compensation limit is currently £50,000 per person. If the level of your claim against us is greater than £50,000 you would not be covered for the excess. If you hold deposits in joint names, the compensation limit would apply to each Plan holder.</p>
Deposit Taker	During the Deposit term and until Meteor receives the maturity or redemption value of the Plan from the Deposit Taker	<p>It is our understanding that in the event of a UK deposit taker failing to meet its obligations in relation to the fixed term Deposit, you may be entitled to compensation from the FSCS.</p> <p>The compensation limit is currently £85,000 per person and this applies to all deposits you hold with a deposit taker and/or any other deposit takers included under the same registration on the Financial Services Register.</p> <p>You would not be covered for any excess amount over the compensation limit. If you take out any deposit in joint names the compensation limit would apply to each joint holder.</p> <p>Many banking groups use several brands, which mean the total deposits within an authorisation group will count towards one compensation limit.</p> <p>You can look up details of banking and savings groups on the FCA website: http://www.fca.org.uk/consumers/complaints-and-compensation/how-to-claim-compensation/banking-and-saving/banking-and-savings-brands</p>
Meteor's Client Account	During the times that your account holds cash, in the periods before the start of a plan and after the maturity or earlier redemption of a plan	<p>We currently use a number of UK banks to hold Client Money. You may be eligible for compensation from the FSCS if one of these banks becomes insolvent whilst holding your money prior to being invested in the Deposit or pending payment to you the amounts received at the maturity or earlier redemption of the Deposit.</p> <p>The compensation limit is currently £85,000 per person and this applies to all deposits you hold with the insolvent bank and any other member of its group included in the same FCA registration.</p> <p>Please refer to the comments with regard to banking groups in the panel above as this also applies to money held on our Client Account.</p>

About Royal Bank of Canada

Royal Bank of Canada (listed on the Toronto and New York Stock Exchanges) and its subsidiaries operate under the master brand name RBC. It is ranked by Bloomberg as the third strongest bank in North America (as at 15 June 2014) based on various financial ratios.

It is Canada's largest bank, as measured by assets and market capitalisation, and is among the largest banks in the world, based on market capitalisation. It is one of North America's leading

diversified financial services companies, and provides personal and commercial banking, wealth management services, insurance, corporate and investment banking and transaction processing services on a global basis.

RBC employs approximately 74,000 full and part-time employees, serving close to 16 million personal, business, public sector and institutional clients through offices in Canada, the US and 51 other countries.

Royal Bank of Canada has not prepared this document and therefore accepts no responsibility for its contents, nor any liability for any losses in connection with the information contained herein. The Plan Manager has prepared this document and accepts responsibility for its contents.

Source: Royal Bank of Canada, Bloomberg Markets & Bloomberg Rankings, 19 May 2015

Long term credit rating and outlook for Royal Bank of Canada

Agency	Rating	Date rating effective	Outlook	Date outlook effective
Fitch	AA	18/07/2005	Stable	19/05/2009
Moody's	Aa3	21/06/2012	Negative	11/06/2014
Standard & Poor's	AA-	15/11/1994	Negative	08/08/2014

Source: Bloomberg, 19 May 2015

Selection of a deposit taker

One of the factors you may wish to take into account when selecting a deposit taker is its long term credit ratings. These are the opinions of a range of credit rating agencies regarding the long term security of the Deposit Taker.

A high rating from one or more of the credit rating agencies is not however a guarantee that the Deposit Taker will meet its obligation to pay the amount due from the Deposit.

Fitch, Moody's and Standard & Poor's are independent ratings agencies that research and grade the ability of financial and other institutions to make the payments due from any deposit made with them.

By way of example, Standard & Poor's highest possible rating is AAA, followed by AA and A. These three ratings, along with their BBB rating, are generally regarded as investment grade (i.e. of higher quality). All of these ratings, except the AAA rating, can also be modified by a plus or a minus to give a deposit taker's relative status within the grade; for example, A+, A, A- for the A rating.

Ratings from BB downwards are provided in respect of other deposit takers.

A rating outlook assesses the potential direction of a long-term credit rating. The term considered varies between credit rating agencies; Fitch looks at a 12 to 24 month period, Standard & Poor's a 6 to 24 month period, while Moody's says its outlooks are 'over the medium term'. In determining a rating outlook, consideration is given to any changes in the economic and fundamental business conditions. An outlook is not necessarily a precursor of a rating change or future creditwatch action.

- Positive means that a rating may be raised.
- Negative means that a rating may be lowered.
- Stable means that a rating is not likely to change.
- Under review, either positive or negative means a rating may be raised or lowered.

All references to the credit rating are correct as at the source date.

Credit ratings are subject to change during the offer period and during the term of the Plan.

Ongoing information about the ratings of the Deposit Taker is available on the Meteor website. We will, where appropriate, include information relating to credit ratings in your periodic valuation statements.

Please refer to your financial adviser if you have any queries regarding credit ratings.

Option 1 - EURO STOXX 50 Index

Interest payment

How the interest payment is calculated

The interest from this Option is linked to the performance of the EURO STOXX 50 Index.

We will compare the Opening Level with the Final Level of the Index.

If the Final Level of the Index is above its Opening Level by up to 30%, the Plan will make an interest payment equal to 1.5 times the rise in the Index. The maximum interest payment is therefore 45%.

If the Final Level of the Index is more than 30% above its Opening Level, the Plan will make a fixed interest payment of 24% at the Maturity Date.

If the Final Level of the Index is equal to, or below, its Opening Level, no interest will be payable.

The table below provides examples of possible interest payments based on a range of Index movements.

The table demonstrates that if the Index performance is positive by up to and including 30%, an interest payment of 1.5 times the Index performance applies. If the Final Level is more than 30% above its Opening Level, the interest payment at the Maturity Date will be fixed at 24%.

Final Level of the Index relative to its Opening Level	0% or less	+5%	+10%	+20%	+25%	+30%	+30.01%	+40%	+50% or more
Example interest %	0%	7.5%	15%	30%	37.5%	45%	24%	24%	24%

The table is for illustration purposes only and does not represent how we believe the Index will perform

The Index

There are now many indices established by different organisations, all of which are designed to convey to the world how different markets are performing.

The EURO STOXX 50 Index is an index of 50 leading blue chip companies in the Eurozone of Europe. It currently includes such well known companies as AXA, Daimler and Philips.

It is important to remember that the value of stock market investments, such as shares, can and do fall, as well as rise. The graph shows the movement of the Index since 1986, the earliest date when data for the FTSE 100 and EURO STOXX 50 were both available.



Source: Meteor Research Department/Bloomberg, 19 May 2015

Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this Plan.

Option 2 - FTSE 100 Index

Interest payment

How the interest payment is calculated

The interest from this Option is linked to the performance of the FTSE 100 Index.

We will compare the Opening Level with the Final Level of the Index.

If the Final Level of the Index is above its Opening Level by up to 30%, the Plan will make an interest payment equal to 1.5 times the rise in the Index. The maximum interest payment is therefore 45%.

If the Final Level of the Index is more than 30% above its Opening Level, the Plan will make a fixed interest payment of 21% at the Maturity Date.

If the Final Level of the Index is equal to, or below, its Opening Level, no interest will be payable.

The table below provides examples of possible interest payments based on a range of Index movements.

The table demonstrates that if the Index performance is positive by up to and including 30%, an interest payment of 1.5 times the Index performance applies. If the Final Level is more than 30% above its Opening Level, the interest payment at the Maturity Date will be fixed at 21%.

Final Level of the Index relative to its Opening Level	0% or less	+5%	+10%	+20%	+25%	+30%	+30.01%	+40%	+50% or more
Example interest %	0%	7.5%	15%	30%	37.5%	45%	21%	21%	21%

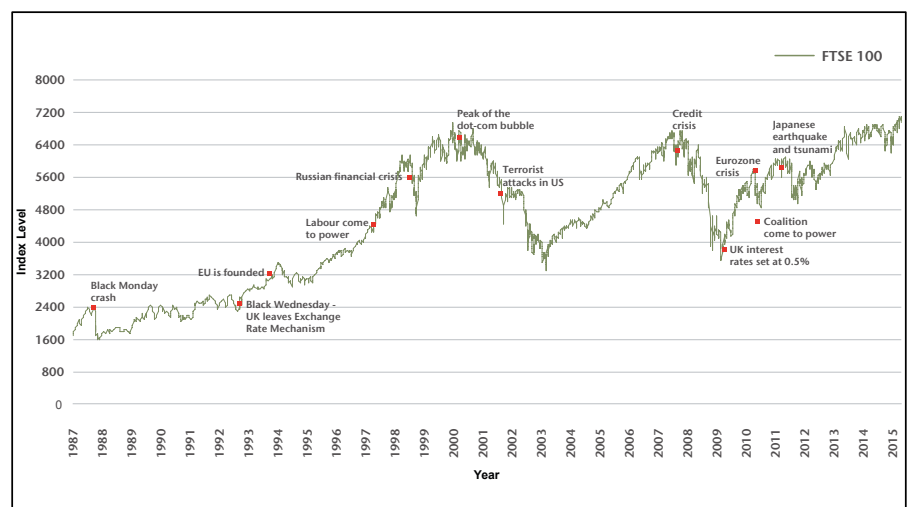
The table is for illustration purposes only and does not represent how we believe the Index will perform

The Index

There are now many indices established by different organisations, all of which are designed to convey to the world how different markets are performing. The most well known of these in the UK is the FTSE 100 Index.

The FTSE 100 Index is made up of the top 100 UK listed companies by market capitalisation which operate across the whole marketplace including banking, oils, pharmaceuticals, mining, and retail and include companies such as BP, GlaxoSmithKline and Marks & Spencer.

It is important to remember that the value of stock market investments, such as shares, can and do fall, as well as rise. The graph shows the movement of the Index since 1986, the earliest date when data for the FTSE 100 and EURO STOXX 50 were both available.



Source: Meteor Research Department/Bloomberg, 19 May 2015

Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this Plan.

Return of your deposit

The calculation of the capital return applies to each Option.

The Plan is designed to provide a full return of the amount deposited at the Maturity Date, irrespective of the performance of the relevant Index.

You should note that the return of your Net Subscription is still dependent on the Deposit Taker being able to meet its obligations to us to pay the amounts due.

The full return of your money will only apply at maturity.

Should you withdraw from the Plan or transfer to another ISA manager during the term, you will receive the price offered by the Deposit Taker in the secondary market.

In this case, it is likely that you will receive less than you originally placed in the Plan. Please note that there is no guarantee that you will be able to withdraw the Deposit before the Maturity Date. An administration charge for early withdrawal or transfer will increase any potential loss.

If your Plan is held as an ISA and you subsequently decide to withdraw after the 14 day cancellation period has expired, it may not be possible to subscribe to another cash ISA for the same tax year.

If the amount you place in the Plan is the full £15,240 allowance and you decide to withdraw after the cancellation period you may not be able to subscribe to any other ISA in the same tax year.

If you subscribe to the Plan via an ISA transfer and decide to cancel after we have received the transfer value from the other ISA manager(s), it may not be possible to transfer the money back to the same manager(s) and you would need either to find a new ISA manager to transfer to or apply for a subsequent Meteor ISA eligible product in order to maintain the ISA status of your Plan.

Business Disruption, Market Disruption and Adjustment Events

A number of events relating to the relevant Index, such as market disruption events, disruption, modification or cancellation of the relevant Index, or change in laws or regulations, give the Deposit Taker, at its sole and absolute discretion and in good faith, the right to determine whether any adjustment to the terms and conditions of the Deposit is required. Any such adjustment may affect the amount of Interest payable from the Deposit. These adjustments may include, but are not limited to: adjustments to the Opening Level and/or Final Level, postponing the dates on which the Opening Level and Final Level are observed, substitution of the relevant Index, and early termination of the Deposit.

As soon as practical, the Plan Manager will advise you of any adjustment to be made to the terms and conditions of the Deposit.

Taxation

The information contained in this Brochure is based on our understanding of rates of tax, current legislation, tax regulations and practice, which are likely to change in the future and may be applied retrospectively. This is a general guide only. The information relates solely to United Kingdom taxation and is expected to apply to you if you are a UK tax resident who is the beneficial owner of the Deposit held in this Plan. The statements are not exhaustive and do not constitute tax advice. It is important that you consult your tax advisers concerning possible taxation and other consequences of making an application for the Plan.

If you apply through an ISA, SIPP, SSAS or another pension arrangement, any interest from this Plan is not subject to tax and will be paid gross.

If you apply directly for the Plan, either individually, jointly or via a trust, any interest will be paid net of basic rate Income Tax. If you are a higher or additional higher rate tax payer,

a further liability will arise. You will be responsible for ensuring that you declare the receipt of any such interest to your tax office and for the payment on any Income Tax that is due. The rate of tax payable will depend on your own circumstances and tax rates and practice at that time. If you are a non-tax payer, you will need to claim back the tax on the interest.

The values of any tax reliefs will depend on your individual circumstances and could change at any time and be applied retrospectively. Based on current rates, basic rate tax payers would pay 20% Income Tax, higher rate tax payers 40% and additional rate taxpayers 45%.

If you are eligible to receive interest payments without tax deducted, you can complete a R40 form to reclaim the tax that has been deducted at source (available at www.hmrc.gov.uk/forms/r40.pdf). We are unable to accept R85 forms and therefore cannot make payments to you without deducting tax.

If you are making a deposit on behalf of a company or charity, they may be able to receive any interest payment without the deduction of Income Tax.

The taxation of any interest from this Plan received by companies, partnerships or other businesses will depend on the tax position of the organisation.

Further information about tax in the UK is available from HMRC website www.hmrc.gov.uk.

Anti-money laundering regulations

Your financial adviser has to verify your identity, for the purpose of anti-money laundering regulations and will probably have asked you for documentary evidence in order to fulfil this requirement.

We are able to accept the verification provided by your financial adviser but do reserve the right to request additional information and/or documentation to satisfy our own anti-money laundering procedures.

We will also carry out an electronic data check to verify your identity. The check will be carried out using a reliable and reputable electronic database agency. This is not a credit check and will leave a different 'footprint' on your electronic record to that left by a credit check.

About Meteor

Meteor Asset Management Limited will act as Plan Manager. Meteor Investment Management Limited (MIM) is the Plan Administrator for the Plan. MIM was established for the specific purposes of administering Meteor's own plans and those we are administering on behalf of third parties, and for the keeping of all client assets.

To Meteor, treating customers fairly is more than just an FCA Principle; it is part of the sound foundation on which our business is built.

Our aim is to produce literature that is clear and enables our customers and investors to easily understand how our plans work. We are committed to

maintaining this transparency throughout the term of all of our plans/products.

Meteor does not offer financial advice or guidance on tax issues. However, we believe that it is important to seek such advice before you invest, to ensure that you choose an investment or deposit which is suitable for you.



How do I apply?

You simply complete the appropriate Application Form. Before you do this you should have read the Brochure thoroughly, including the Terms and Conditions, and made sure that you understand the nature of the Plan. The section 'Before you decide' will act as a helpful reminder of the questions you should ask yourself (see page 20).

You can place an order for a plan either online or by completing and submitting a paper based application form. Please note there will be an initial charge of 0.25% for applications that request ongoing paper-based correspondence, including valuation statements, sent to you by post.

Once you are satisfied that you wish to apply for one or both of the available Options, please fill in and sign the

relevant Application Form and arrange for funds to reach our Client Account.

ISA transfer applications must be received by Meteor by the 'ISA transfer applications' date to allow sufficient time to instruct the current ISA manager and complete the transfer of funds to Meteor.

If you are sending funds via bank transfer (BACS or CHAPS) please check with your bank to confirm whether funds are transferred instantly, or whether there is a clearing period which can mean up to 3 Business Days before cleared funds are received in the Meteor Client Account.

Application Forms accompanied with a cheque must be received by Meteor by the 'Applications with cheques' date to allow sufficient time for the cheque to clear. Cheques should be for the

full amount you want to place in the Plan, plus any adviser charge you wish us to make on your behalf, and be made payable to 'Meteor Investment Management Limited Client Account'. If you are sending in a building society, company or scheme cheque please make sure that it has your name in brackets after the wording above.

Your completed Application Form and cheque should be sent to your financial adviser or directly to us at 55 King William Street, London, EC4R 9AD.

Meteor will acknowledge receipt of your application, advise you of your Account number and your online details if requested. This acknowledgement will include your Plan summary and your 'Notice of the Right to Cancel'.

We do not offer financial advice or guidance on tax issues. However, we believe that it is important to seek such advice before you invest, to ensure that you choose an investment that is appropriate for you.

This Plan may be held:

By individuals

As an individual, jointly, or on behalf of a child under the age of 18.

By pension arrangements

The trustees, subject to the terms of your scheme, can hold plans as a permitted investment within any type of pension arrangement, including a SIPP and a SSAS.

As trustees/companies/partnerships

This Plan may be held by trustees, companies or partnerships, subject to relevant articles of association permitting such an investment.

As Individual Savings Accounts (ISAs) and ISA Transfers

Individual Savings Accounts (ISAs) were launched in the UK in 1999 to encourage people to save. They allow you to save and invest without paying any tax on returns you make from your

investment in the Plan. Because of the tax advantages there is a limit on the amount that you can subscribe to ISAs in any one tax year. The subscription limit for the 2015/2016 tax year is £15,240.

There are two types of ISA – a cash ISA and a stocks and shares ISA. In a tax year, you may invest in one or the other type of ISA or a combination of both as long as the overall subscription limit for the year is not exceeded. However, you may not subscribe to more than one cash ISA and/or more than one stocks and shares ISA in the same year.

You are also able to invest in an ISA by transferring the value of a present ISA or ISAs to a new ISA manager. The ISA which receives the transfer does not have to be the same type of ISA – Cash or stocks and shares ISA – as the transferring ISA. The minimum value for ISA transfers to this Plan is £5,000, with no maximum limit.

This Plan is available for 2015/2016 cash ISA subscription and for ISA transfers, but please check the deadline dates for applications on page 2.

It is possible for the spouse or civil partner of a person who has died whilst holding an investment in an ISA or ISAs to make additional ISA subscriptions over the annual subscription limit. Please refer to "What happens to the Plan if I die?" on page 19 for further details.

The minimum value for cash ISA transfers is £5,000, with no maximum limit.

The Plan is not available to residents of the United States and Canada.

Statements and communications

We are happy to communicate with applicants in the way that best suits their requirements, so you have the option of receiving communications from us online, or in paper format.

You have the choice of applying for a plan online, or by sending in paper applications. If you open an account online, we will send all regular communications to you by email, so please remember to tell us if you change your email address.

If you complete a paper application you will still have the option of receiving future communications online, by ticking the appropriate box on the Application Form.

You can change the mode of receiving communications by notifying us. As this would be a fundamental change to the way we deal with you we would require a letter signed by all applicants to make the change.

In all cases we will send you confirmation that your Account has been opened by letter and, where we have your email address, by email. Your Account will allow you to hold all the plans you apply for in one place.

One of the key benefits of this is the ability for applicants to access and review their investments online at anytime and we hope that all applicants utilise the functionality of the website.

Managing your account online

Our online Account Enquiry System provides specialist flexible reporting, enabling you to:

- create reports tailored to your own needs
- receive product event alert notifications
- view basic online product details
- access PDF product literature
- view transaction histories
- view current and historic valuations
- download reports and valuations to PDF and Excel

Bespoke report creation

Once you have registered, you are able to view your current Holdings and Transactions, in addition to all Applications and previous Maturities, creating bespoke reports.

- **Holdings** - assets held including cash, current and historic valuation
- **Transactions** - a history of all transactions (access limited by authority)
- **Applications** - full application history including current, matured, surrendered and pending investments
- **Maturities** – previous maturity holding and values

Charges and fees

The following table sets out the potential administration charges over the full term of the Plan. Where a percentage is indicated, this will be a percentage of your Net Subscription.

Charges in relation to the encashment of a plan and/or ISA transfer do not apply in respect of matured funds.

These are current charges and may increase in the future. Any such increase will be limited to the rise in the Retail Price Index in the period since the Start Date.

Menu of charges

Initial	Charge	VAT	Charge details
Paper applications that request ongoing paper-based correspondence	0.25%	n	On purchase of the Plan
Sale or transfer prior to maturity			
Encashment of Plan	£150	y	On encashment
ISA transfer to another ISA Manager	£150	y	On transfer
Other potential Services and Charges			
CHAPS payment (including at maturity)	£35	y	On payment
Unpaid cheque	£40	y	On debit from our account
Copy of taped call	£40	y	On request only
Stamp duty reserve tax or other financial transaction tax	As chargeable		(At present only on UK shares)
Re-registration to new owner	£40	y	On re-registration in our records



Risks

In addition to the key risks set out on page 3, there are a number of other risks associated with this investment, that you should understand.

Cancellation risks

- If you want to cancel your Plan after the Start Date, you will only get back the value of your Deposit when it is withdrawn, which is likely to be less than the amount you originally placed in the Plan.
- If we pay an adviser charge to your financial adviser on your behalf and you subsequently change your mind about making a deposit, you will be responsible for obtaining any refund which may be due to you from your adviser.

Concentration risk

- The Plan should only be considered as part of your overall investment portfolio. You should not put all, or a large part, of the money you have available for deposit into any one plan, to avoid over exposure to a Deposit Taker or plan type.

Inflation risk

- Any inflation will reduce the real value of your Deposit over time.

Deposit risks

- Should the relevant Index increase by more than the return provided by the Plan, you would not receive the benefit of any additional investment return above that provided by the Plan.
- Option 1 - if the Final Level of the EURO STOXX 50 Index is more than 30% above its Opening Level, the interest payment at the Maturity Date will be fixed at 24% only.
- Option 2 - if the Final Level of the FTSE 100 Index is more than 30% above its Opening Level, the interest payment at the Maturity Date will be fixed at 21% only.

- With current interest rates at their lowest historic levels, the potential interest payable from this Plan is presently higher than can be achieved through a conventional deposit, but it should be remembered that a conventional deposit will almost always provide an interest payment, and that it is probable that interest rates available from those arrangements will improve during the term of the Plan.
- Should the Plan be oversubscribed, the purchase might not be completed for you. As we near capacity we will flag this on our website at www.meteoram.com.
- If you wish to withdraw from the Plan you may do so at any time by giving notice to that effect to the Plan Manager/Plan Administrator. You may receive back materially less than you originally placed in the Plan, especially in stressed market conditions. The actual amount you receive will depend on the level of the relevant Index, interest rates, market volatility, time left to the Maturity Date and any costs reasonably incurred for breaking the funding arrangements entered into in relation to your Deposit.
- The value of the Deposit will be initially impacted by any fees or costs that were built into it. Subsequently, factors such as, but not limited to, movements in interest rates, the performance of the relevant Index, and the creditworthiness of the Deposit Taker will all affect the value of a deposit.
- The Opening Level of the relevant Index applies on the Start Date of the Plan and not the date on which you apply for the Plan. The level may vary significantly between these dates.
- When the Plan matures you might not be able to invest or deposit the proceeds to achieve the same, or similar, level of interest payment.

ISA transfer risks

- If you wish to transfer an existing ISA this must be done in cash, which means your existing ISA manager will withdraw your deposit. Your existing ISA manager may also charge you an exit or transfer fee.
- You could lose some interest if you transfer a cash ISA and decide not to wait for the expiry of any notice period.
- If you transfer a stocks and shares ISA there is the potential for loss of investment return and/or capital if markets should rise while your transfer remains pending.
- We have a deadline for receipt of ISA transfer applications, to allow time for us to receive the proceeds from your existing ISA manager. However, if they do not send us the funds you have requested before the Start Date we will not be able to make the deposit on your behalf.
- If you have elected to pay an adviser charge in respect of the advice you received to transfer your ISA and have asked us to pay that fee to your adviser on your behalf this will reduce the amount that can benefit from the tax advantages of an ISA.

Risks – continued

Liquidity risks

- You should have other savings that you can access immediately and without penalty to meet any emergency cash needs.
 - You must be prepared to keep your money in the Plan for the full term. It may be possible to withdraw from the Plan before the Maturity Date. However, the amount you receive will depend on many market factors, including, but not limited to, the price level of the relevant Index or interest rates. Consequently, if you withdraw from the Plan before the Maturity Date, you may receive back less than the amount originally placed in the Plan.
 - The terms of the Deposit may permit the Deposit Taker to delay, reduce or withhold payments. These provisions are not intended to circumvent what is legally due to you but are intended to cover unforeseen events which affect the interest made from the Plan, for example, a suspension or delay in receiving Index values.
 - If you have opened a Plan via an ISA and subsequently decide to withdraw, it may not be possible to apply for, or invest in another ISA of the same type for the same tax year if your 14 days cancellation period has expired. If you have opened a Plan via an ISA transfer, any favourable tax treatment associated with that ISA holding will be irrevocably lost unless you are able to find another ISA manager to transfer the value of your Plan to.
-

Market risk

- External factors could affect national economies, regions or an asset class and cause a fall in value of the Deposit held or in extreme cases, the collapse of the Deposit Taker.
 - In the event that a Business Disruption, Market Disruption or an Adjustment Event occurs (see page 19), the Deposit may be subject to such changes as are agreed between the Deposit Taker and Meteor or terminated by the Deposit Taker. In either such case the interest rate applicable to such Deposit may be varied by the Deposit Taker, in its commercially reasonable discretion.
-

Pricing risk

- The Deposit Taker may not be able to quote regular prices making it difficult to value your investment and delaying any early encashment request you may make.
-

Product risk

- The design of the Plan could provide interest that is lower than the amount you might have obtained from a direct investment in the shares included in the relevant Index or may produce no interest at all.
-

Tax risks

- Before making an application for this Plan you should conduct independent investigation and analysis, regarding the tax treatment of the Plan, to evaluate the merits and risks of the Plan. Tax risks include, without limitation, a change in any applicable law, treaty, rule or regulation or the interpretation thereof by any relevant authority which may adversely affect payments in respect of the Plan.
 - The values of any tax reliefs will depend on your individual circumstances and could change at any time and be applied retrospectively. You should note that the levels and bases of taxation could change in the future and these changes may be applied retrospectively. You should also consider whether you should consult your own tax adviser and carefully review and consider the Plan in light of your personal circumstances.
 - Re-registration of this Plan to a new holder may alter the tax implications indicated on page 11.
-

Frequently asked questions

What is my commitment?

- To understand the potential benefits and risks associated with this Plan.

Should I see a financial adviser?

- We believe that it is important that you make sure that the Plan is appropriate for you. We do recommend that you talk to a financial adviser and a specialist tax adviser, if you require advice on tax, before deciding whether to invest in this particular Plan.

How can you access online information about your Account?

- You can access details of your Plan, including transaction details and valuation, by logging on to the client section of our website www.meteoram.com using your individual username and password which we will provide once your Account is set up.

Can I change my mind about investing?

- Yes, you can. When we acknowledge your application we will send you a 'Notice of Your Right to Change Your Mind'. You have 14 days from the day you receive this to send it back to us. However, if you choose to withdraw from the Plan after the Start Date, you are likely to get back less than you placed in the Plan. If we have paid an adviser charge/fee amount to your financial adviser on your behalf, and you subsequently change your mind, you will be responsible for obtaining any refund which may be due to you from your adviser.

What happens if the Plan is oversubscribed or it does not proceed?

- If your money cannot be placed on trust in the Deposit for either of these reasons, your Subscription will be returned to you.
- If we have paid an adviser charge to your financial adviser on your behalf, the amount of money returned to you in this event will be reduced by that adviser charge. You will be responsible for obtaining any refund which may be due to you from your adviser.

Can I withdraw/transfer the Plan before maturity?

- In normal market conditions you can, although when we withdraw your money from the Deposit the value is likely to be lower. You may close your Plan at any time by giving us your written instructions.
- We will arrange redemption of the Deposit weekly following the receipt of your written instruction and will arrange the payment of the proceeds to you within 5 Business Days of the receipt of the proceeds from the Deposit Taker.
- You will also be charged an administration fee for early withdrawal or a transfer. Please note that there is no guarantee that the Deposit Taker will provide pricing (see Liquidity risks on page 17).

Who is not eligible to receive compensation from the FSCS?

- All companies, or collective investment schemes, or overseas financial institutions or trustees of occupational pension schemes of an employer which is a company, unless they meet at least two of the following three criteria:
 - Turnover of not more than £6.5 million;
 - Balance sheet total no greater than £3.26 million;
 - No more than 50 employees
- Trustee of a Small Self-Administered Scheme (SSAS) or an occupational pension scheme of an employer which is a partnership with net assets of more than £1.4 million;
- Trustee of a SSAS or an occupational pension scheme of an employer which is a mutual association with net assets of more than £1.4 million;
- Mutual associations with net assets of more than £1.4 million; or
- Credit institutions

Please note these criteria may change in the future.

What should I do if I have a complaint?

- In the event you should wish to complain at any time about this Plan, or the service you have received, you may do so by contacting The Compliance Officer, Meteor Asset Management Limited, 55 King William Street, London, EC4R 9AD or by telephoning 020 7904 1010.
- We will keep you informed during the investigation process and will notify you of our conclusions and explain how these have been reached.

Frequently asked questions - continued

- If you are not happy with our response you may wish to contact the Financial Ombudsman Service at Exchange Tower, London E14 9SR. Telephone: 0800 023 4567. Making a complaint does not prejudice your right to take legal action.
- Full details of our complaint procedure are available upon request.
- We would draw your attention to the fact that the value of investments can shift unpredictably, and can fall as well as rise and that such a fall is not, in itself, usually a valid reason for complaint.

How are adviser charges managed?

- If you ask us, we will make the payment of any adviser charge due to your adviser.
- An adviser charge will be paid by deducting the amount you have agreed with your adviser from the amount you have sent us for investment. You should note that this will reduce your investment amount.
- We will confirm to you the amount of the charge you have asked us to deal with.

What happens to my money:

Before the Start Date?

- Cleared funds received during the offer period will be held until the Start Date in the Client Account of Meteor Investment Management Limited and your money never forms part of our assets. Meteor Investment Management Limited was established and authorised specifically to administer our plans and to provide safe keeping of client assets. No interest will be accrued to the Start Date of the Plan.
- Any adviser charge you have asked us to pay to your adviser will be deducted from the money you have paid to us, once it has cleared, and then paid to your adviser.

After the Start Date?

- The money that you place in the Plan, less any adviser charge, will be held in the Deposit which is designed to provide interest payments explained in this Brochure.
- The terms of the Deposit are fixed at outset so there is no ongoing investment management.
- The Deposit will be held under a Bare Trust with Meteor Asset Management acting as Bare Trustee on your behalf. You will remain the beneficial owner of the Deposit made on your behalf.

When the Deposit matures?

- Once we receive your maturity proceeds from the Deposit Taker we will credit the funds into your Account; this will be held as Client Money and no interest will be paid on this amount.
- However, we will not make any payment until we have received your written instruction and will therefore continue to hold your money until you advise us whether you wish to take the cash value, reinvest or, if you have an ISA, if you wish to transfer to another ISA manager.

What happens to my ISA transfer if the Plan is oversubscribed or does not proceed?

- For ISA transfers, we will endeavour to return the cash to your previous ISA manager. Alternatively, we will await your written instruction to either invest or deposit in a different Meteor plan or transfer to another ISA manager, if possible.

How will you keep me informed?

- We will write to you to acknowledge the Plan you have selected within five working days. With this letter we will send you a summary of your Deposit and a notice of cancellation.
- Shortly after the Start Date of the Plan we will send you details of your Deposit. We will send you a half yearly statement as at 5 April and 5 October showing the current position of your Plan and any other plans held in your Account.
- About three weeks before maturity we will write to you via your adviser to provide full details of the position so that your adviser can discuss this with you. We will also alert you to an impending maturity. If you do not have an adviser we will provide the information directly to you.
- You can access details of your investment, including transaction details and valuation, by logging on to the client section of the Meteor website www.meteoram.com using your individual username and password which we will provide once your Account is set up.

What happens to the Plan if I die?

- We will require a death certificate and any supporting documentation so that we can administer your investments, in accordance with instruction by your personal representatives. We will provide valuations of the Plan held as at the date of death and will outline the options available, which will include re-registering the Plan to a new owner so that it can be held until maturity.
 - Where a plan is held jointly by two or more holders, the investment will be the joint property of all the holders and, following proof of death of the relevant holder, all instructions must be authorised by all the remaining joint holders.
 - If the Plan has been established as an ISA, it will cease to be tax exempt from the date of death.
-

Before you decide

You are advised to read the whole of this Brochure carefully and consider the following in order to decide if this Plan is appropriate for you.

The descriptions below are not, and are not intended to be, a complete list of considerations and therefore should be read as a general guidance on helping you decide if this Plan is right for you. For more information, please contact your financial adviser.

This Plan may be appropriate for me as:

- I have received financial advice and, if appropriate, tax advice
- I understand how this Plan works
- I am willing and able to accept the risks associated with this Plan
- I accept that I won't know the Opening Level of the relevant Index before the Start Date
- I am comfortable with the fact that should the relevant Index rise by more than the interest payable, I will not receive any additional interest
- I accept that, if I place my money into Option 1 and the Final Level of the relevant Index is more than 30% above its Opening Level, the Plan will provide interest of 24% only.
- I accept that, if I place my money into Option 2 and the Final Level of the relevant Index is more than 30% above its Opening Level, the Plan will provide interest of 21% only.
- I can afford to leave my money in the Plan for the full term and I have other savings or investments that are easily accessible
- I want a plan where I have the potential to benefit from the interest payment, which is linked to the performance of the relevant Index
- I want my Plan to provide a single interest payment at maturity rather than regular interest payments
- I am comfortable with the fact that the level and bases of taxation could change in the future, that such changes may be applied retrospectively and that the value of any reliefs will depend on my circumstances
- I understand that in redeeming my Plan early I may lose some or all of the money I place in the Plan and any interest payment from the Plan to which I might otherwise have become entitled



This could be an appropriate Plan for you. However, you should seek advice from your financial adviser.

This Plan may not be appropriate for me as:

- I have not received financial advice and, if appropriate, tax advice
- I am unsure how this Plan works
- I am not willing and able to accept the risks associated with this Plan
- I do not want to be in a position where I won't know the Opening Level of the relevant Index before the Start Date
- I am not comfortable with the fact that should the relevant Index rise by more than the interest payable, I will not receive any additional interest
- I cannot accept that, if I place my money into Option 1 and the Final Level of the relevant Index is more than 30% above its Opening Level, the Plan will provide interest of 24% only.
- I cannot accept that, if I place my money into Option 2 and the Final Level of the relevant Index is more than 30% above its Opening Level, the Plan will provide interest of 21% only.
- I cannot afford to leave my money in the Plan as I am likely to need access to my money during the investment term
- I want a plan where the interest payment is not linked to the performance of the relevant Index which may fall as well as rise
- I want my Plan to provide regular interest payments rather than a single interest payment at maturity
- I am not comfortable with the fact that the level and bases of taxation could change in the future, that such changes may be applied retrospectively and that the value of any reliefs will depend on my circumstances
- I am not willing to accept the fact that in redeeming my Plan early I may lose some or all of the money I place in the Plan and any interest payment from the Plan to which I might otherwise have become entitled



This Plan is probably not appropriate for you.

Glossary

Application Form – the form that you must complete, for a Direct Investment, stocks and shares ISA or an investment by a pension fund, company or charity to be opened.

Bare Trust – The arrangement which allows the Plan Manager to act on behalf of the Beneficial Owners in relation to the Deposit.

Bare Trustee – Meteor Asset Management Limited, which acts on behalf of the Beneficial Owner in relation to the Deposit.

Beneficial Owner – The Plan holder who is entitled to the proceeds of the Plan.

Brochure – This document, including these Terms and Conditions

Business Day – any day other than a Saturday, Sunday, bank holiday or other UK public holiday.

Client Account – All client bank accounts are designated as such in the account name with the words ‘client account’, in order to distinguish those accounts from any of Meteor Investment Management’s own bank accounts held with the same credit institution.

Client Money – means money that we hold for you in the course of carrying on designated investment business.

Deposit – The fixed term structured deposit arranged by the Bare Trustee to provide the Plan Objective.

Deposit Redemption Date – The date(s) on which the Deposit Taker is prepared to allow Plan holders to withdraw from the Deposit. This will be arranged weekly following the receipt of the written instruction.

Deposit Taker – Royal Bank of Canada (London Branch)

Direct Investment – an investment in the Plan not qualifying as an ISA.

Final Levels – 28 June 2021.

Financial Conduct Authority – the FCA.

Financial Services Compensation Scheme – the FSCS.

Financial Services Register – a public record of all the firms and individuals regulated by the FCA.

HMRC – Her Majesty’s Revenue and Customs

Maturity Date – 12 July 2021.

Meteor Capital Group Limited – the parent company of Meteor Asset Management Limited and Meteor Investment Management Limited.

Net Subscription – Your Subscription, less any amount you have asked the Plan Manager to pay to meet any adviser charges outlined in Condition 8b.

Offshore Life Assurance Bond – A life assurance bond issued in a jurisdiction outside of the UK

Opening Levels – the closing levels of the Indices on the Start Date of the Plan.

Plan – the ISA or Direct Investment, as described in the Brochure and made up of Securities (Deposit) and cash that the Plan Manager handles on your behalf.

Plan Administrator – Meteor Investment Management Limited. Meteor Investment Management Limited is authorised and regulated by the FCA and must follow the FCA rules as amended from time to time (“the Rules”). If there are any differences between the Rules and these Terms and Conditions, the Rules will apply.

Plan Manager – Meteor Asset Management Limited. Meteor Asset Management Limited is authorised and regulated by the FCA and must follow its rules as amended from time to time (“the Rules”). If there are any differences between the Rules and these Terms and Conditions, the Rules will apply.

Plan Objective – the objective of securing the return described in this Brochure, to which these Terms and Conditions are attached.

Regulations – HM Revenue and Customs Regulations for Individual Savings Accounts as amended from time to time (the “Regulations”). If there are any differences between the Regulations and these Terms and Conditions, the Regulations will apply.

RPI – Retail Prices Index

Rules – the rules of the FCA as amended from time to time.

SIPP – Self-Invested Personal Pension.

SSAS – Small Self-Administered Scheme.

Start Date – 26 June 2015.

Subscription – the total amount(s) you pay to the Plan Manager, including any amount you have asked the Plan Manager to pay to meet any adviser charges outlined in Condition 9b.

we, us, our – Meteor Asset Management Limited or any other company within the Meteor group to which Meteor Asset Management Limited’s rights and obligations under these terms are transferred from time to time.

you, your – the Plan holder(s) named on the Application Form.

Terms and Conditions

These are Meteor Asset Management Limited's standard Terms and Conditions on which we intend to rely. For your own benefit and protection, please read this document carefully. It contains important information about your rights and obligations as well as limitations and exclusions that may apply to you. If there is anything that you do not understand please contact your financial adviser.

The headings in these Terms are for convenience only and do not limit their scope. Your acceptance of these Terms is signified by you signing the Declaration on the Application Form.

1. Your Application

- a. The Plan Manager may accept a fully and correctly completed Application Form and Subscription from you under the provisions of these Terms and Conditions. The Plan Manager has the right to reject an application for any reason.
- b. By signing the Declaration on the Application Form you confirm that the information you have provided is accurate and complete.
- c. By completing the Application Form, you instruct the Plan Manager to choose and place your Net Subscription that has been designed to provide the Plan Objective.
- d. You must invest in this ISA with your own cash or by transferring cash from an existing ISA. The Plan Manager will usually arrange transfers of ISAs with the transferring ISA manager.
These Terms and Conditions will apply to your ISA transfer as soon as the Plan Manager has received the cash.
- e. The Plan Manager will notify you if by reason of any failure to satisfy the provisions of the Regulations, a ISA has, or will, become void.
- f. If the Plan Manager has to cancel or void your ISA under the Regulations, you authorise it to hold your Deposit outside the ISA as a Direct Plan. In this case the Terms and Conditions will continue to apply to your Plan as a Direct Plan. If the Plan Manager has to void your ISA because you are not eligible to hold it, the Plan Manager has the right to deduct any costs or expenses it has incurred.
- g. We shall exercise no discretion as regards the application of the Plan and shall act in a pre-determined manner in accordance with the Terms and Conditions and any instructions received by you in the Application Form or otherwise.

2. Client Categorisation

- a. The Plan Manager categorises all clients dependent on their knowledge and experience, to ensure that they receive the appropriate level of regulatory protection.
- b. Except where otherwise notified to you in writing, the Plan Manager shall treat you as a retail client for the purposes of the Rules, to provide the highest level of regulatory protection.
- c. Clients who could fall outside of this categorisation are other regulated entities,

such as insurance companies, investment firms, large occupational pension schemes, listed companies and local or public authorities. Such entities could be categorised as either professional clients or eligible counterparties.

- d. Clients whom the Plan Manager categorises as professional clients or eligible counterparties have the right to request a different categorisation to give a higher degree of protection.

3. How the Plan Manager manages your Deposit

- a. The Plan Manager will be responsible for arranging the placing of funds in the Deposit and for all other transactions for Plan holders.
- b. The Plan Manager may keep all commissions or profits arising from those transactions. Your Plan will be debited as soon as the Plan Manager places your Net Subscription in the Deposit. The Plan Manager does not have to account for any interest earned pending settlements i.e., interest earned on cash held by the Plan Manager before the Start Date or, following a withdrawal from, or the maturity of, the Deposit.
- c. The Plan Manager will be acting as your agent in placing your Subscription in the Deposit and in arranging any withdrawal.
- d. Should you instruct the Plan Manager to withdraw your Deposit, the Plan Manager will process your instruction with all other instructions received from other Plan holders before the next Deposit Redemption Date.
- e. Provided your instruction to make the withdrawal is received no later than close of business on the Business Day preceding the relevant Deposit Redemption Date, the Plan Manager will make the withdrawal on that Deposit Redemption Date. Although the Plan Manager will do its best to process your instruction as quickly as possible, you acknowledge that the Plan Manager is dependent on the Deposit Taker who will determine the amounts payable with reference to prevailing market conditions, interest rates and the level of the relevant Index. The level of the relevant Index may fall between the date the Plan Manager receives your instruction and the date the withdrawal takes place. In such circumstances, the amount you will receive is likely to be less than the amount that might have been payable if the Plan

Manager was able to make the withdrawal on the date it received your instruction. The Plan Manager is not responsible for any failings of the Deposit Taker in the processing of any orders that you may give the Plan Manager.

- f. If, for any reason, we are unable to place your Net Subscription in the Deposit to fulfil the commitments set out in the Brochure, your Net Subscription will be returned to you.
- g. In the event of the Deposit Taker failing or becoming insolvent or being unable to meet its obligations to repay the amounts due you may not receive the amounts your Plan has been designed to pay and you could lose some, or all, of your Net Subscription.
- h. If you subscribe to the Plan through a ISA transfer, any further cash payments received by the Plan Manager from the transferring ISA manager after the Start Date, will be retained in your ISA until we receive your instructions.
- i. You, or someone you nominate, can ask to see all entries in the Plan Manager's records relating to your transactions, at any time. We will maintain these records for at least six years after the Maturity Date or earlier closure of your Plan.

4. Conflicts of interest

- a. The Plan Manager takes all reasonable steps to identify conflicts of interests between it, including its managers, employees and any person linked directly or indirectly to it, and any of its client, and also between clients.
- b. The Plan Manager's aim is to manage any such conflicts that do arise and to ensure that all customers are treated fairly.
- c. The Plan Manager has:
 - Identified instances within its business where such conflicts are likely, or possible;
 - Apportioned responsibility for conflict management to appropriate personnel;
 - Formulated a policy to manage these conflicts;
 - Ensured that all personnel are aware of the Plan Manager's policy on conflicts and are able to identify any potential conflicts and alert senior management accordingly; and
 - Established a procedure for a regular flow of relevant management information for analysis.

Terms and Conditions

The Plan Manager will regularly review the conflict policy to ensure that it is, and remains, suitable and appropriate for its business.

5. Your right to change your mind

- a. You have the right to cancel your Plan within 14 days of receiving the acceptance letter from the Plan Manager and a notice of your right to change your mind.
- b. If the Plan Manager receives your completed cancellation request after the Start Date, the amount you will receive may be less than your Net Subscription.
- c. You will be responsible for reclaiming any refund from your financial adviser for any adviser charge that the Plan Manager has paid on your behalf.

6. Cash held

- a. You may only apply for and subscribe to the Plan in line with the provisions outlined in this Brochure.
- b. Before the Start Date and after the Maturity Date, or earlier withdrawal from the Deposit, all money belonging to clients is held in a designated Client Account in the name of Meteor Investment Management Limited. This ensures that all clients' money is separate from the funds belonging to the Plan Manager. No interest will be payable on the money.

The Plan Manager does not accept any liability for default by any bank or other financial institution holding funds under these Terms and Conditions. In the event of a default on repayment, any shortfall in clients' monies would be apportioned on a pro-rata basis between all Plan holders (or as otherwise required under the Rules).

- c. The Plan Manager will place your Net Subscription in the Deposit.
- d. At maturity, or earlier redemption of the Deposit, the Plan Manager will hold the proceeds in the Client Account, pending reinvestment of the proceeds in a new plan with us; or the payment of the proceeds to you, or the transfer of the proceeds to a new ISA manager.
- e. The Plan Manager will remind you periodically if the Plan Manager holds cash within a plan pending reinvestment.

7. The Plan

- a. You will be the Beneficial Owner of the Deposit and of any cash held in the Plan.
- b. If the Plan Manager was to become insolvent, you might encounter delays in recovering the cash value of your Deposit, and an increased risk of loss. Any shortfall would be shared by all affected Plan holders on a pro-rata basis.
- c. The Plan Manager will hold, or arrange for the safekeeping of any document issued which shows title to the Deposit. The Plan Manager will not lend documents of title

to any other person and money may not be borrowed on your behalf against the security of any such documents.

- d. About 3 weeks before the Plan matures the Plan Manager will contact you to explain the various options available to you at maturity of your Plan.
- e. The Plan Manager may use agents in connection with the services that it provides to you, and may delegate any or all of its powers or duties to any delegate(s) of its choice, in accordance with the Regulations. The Plan Manager will satisfy itself that any person to whom it delegates any of its functions or responsibilities is competent to carry out those functions and responsibilities.
- f. The Deposit is structured so that the amount you are due to receive from the Plan at maturity is in accordance with the Plan Objective.

8. Charges

- a. The terms on which the Plan Manager will place your Net Subscription in the Deposit for you will reflect certain charges, fees and expenses. The total charges will be up to 3%. This will not affect the calculation of interest or the return of your Net Subscription as described in the Brochure.
- b. If you decide to pay any financial adviser charges, you may instruct the Plan Manager to deduct and pay such fees from your Subscription. In all cases the level of such charges must be agreed by you with your financial adviser.
- c. Any charge to your financial adviser will be based on either an agreed percentage of your Subscription or an agreed cash amount. This charge will be deducted from your Subscription, reducing the amount of money placed in the Deposit by this amount.
- d. All charges to your financial adviser that the Plan Manager facilitates will be confirmed to you at the time you agree to apply for the Plan. You are responsible for checking that the amount shown is correct. The Plan Manager will not be responsible for recovering any overpayment from or making up any underpayment to your financial adviser if the amount shown on the confirmation is not the amount you have agreed with your financial adviser.
- e. A fee of £150 plus VAT will apply if you withdraw your Deposit from the Plan before the Maturity Date.
- f. A fee of £150 plus VAT will also apply if you transfer your Plan to another ISA manager prior to the Maturity Date.
- g. We reserve the right to increase the charges set out in Conditions 9e and 9f in line with rises in the Retail Prices Index in accordance with Condition 25.
- h. A schedule of the charges is set out on page

15 of this Brochure. The schedule is also available from your Financial Adviser.

9. Taxation

- a. If your Plan is a ISA and you live in the UK, you will not, under current tax rules, have to pay UK Income Tax or UK Capital Gains Tax on the profit from the Plan, but any losses on your Plan will be ignored for the purposes of UK Capital Gains Tax assessment.
- b. If your Plan is, or becomes, a Direct Plan you may, depending on your circumstances, have to pay tax on any interest you receive.
- c. Where appropriate, the Plan Manager will deduct any tax from interest that is credited to your Plan before paying it to you.
- d. The taxation information in this Brochure is based on our understanding of current tax legislation, regulation and practice, which may change in the future and may be applied retrospectively. The tax treatment of your Deposit will depend on your personal circumstances.

10. Keeping you informed

- a. The Plan Manager will send you an acknowledgement of your Application Form within five working days of receipt.
- b. We will send you an initial statement setting out details of the Deposit, shortly after the Start Date.
- c. The Plan Manager will give you a report and valuation of your Plan at six monthly intervals, as set out in the Brochure.
- d. You can contact the Plan Manager by telephone, email, fax or letter for any other information you want about your Plan.
- e. The Plan Manager will be able to provide you with information over the telephone after successful completion of its verification of identity procedures, which may include the need to provide one or more characters from your confidential password and/or the provision of personal information, from which the Plan Manager can identify you.
- f. You can obtain information about your Deposit by accessing our web-based service. When you elect to use the service the Plan Manager will send you a password by email and username by post. You should use these to enter the secure client section of the website, and once in the site, you can change either or both of these.
- g. Unless you elect to receive ongoing paper correspondence on your Application Form, the Plan Manager may provide all information and correspondence in electronic format via email and/or web services. The Plan Manager may also offer alternative media for information and correspondence from time to time.

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11. ISA transfers

- a. You have the right to transfer your ISA to another ISA manager, as appropriate, at any time and should advise of this in writing.
- b. If you choose to transfer before the Maturity Date, the Plan Manager will withdraw the Deposit you hold, as set out in Conditions 13a & 13b. The Plan Manager will deduct the charges outlined on page 15, before payment to the new ISA manager.
- c. You cannot transfer part of the value of your Plan. Any transfer must be of the whole of the value of your Plan.

12. Closing your Plan

- a. You may close your Plan at any time by giving the Plan Manager your written instructions. This will not affect any transactions the Plan Manager has already started to carry out. The Plan Manager will arrange redemption of the Deposit at the Deposit Redemption Date immediately following the receipt of your written instruction and will arrange the payment of the proceeds to you within 5 Business Days of the receipt of the proceeds from the Deposit Taker.
- b. The value of your Deposit will be dependent on the value of the Deposit at the date of withdrawal. The value will be quoted by the Deposit Taker.
- c. Before you close or transfer your Plan prior to maturity you should consider that the Plan is designed to be held for the full Deposit term.
- d. If circumstances arise where the Plan Manager needs to close your Plan at any time, the Plan Manager will notify you in writing and in accordance with Condition 25. This will not affect any transactions the Plan Manager has already started to carry out.
- e. Once this agreement has ended, the Plan Manager will not carry out any transactions, except to allow the Plan Manager to pay the proceeds of the Deposit in accordance with your instructions.

13. Death

- a. If you die during the term of the Plan, the Plan Manager will act on the instructions of your personal representatives.
- b. The Plan Manager will confirm the value of your Deposit as at the date of your death and will advise your personal representatives of our requirements.
- c. If they elect to do so your personal representatives are able to re-register the ownership of the Plan and hold it until the Maturity Date.

- d. If your personal representatives wish to withdraw the Deposit the charge set out on page 15 will apply.
- e. If your Plan is a ISA it will cease to be a ISA from the date of death.

14. Business Disruption, Market Disruption and Adjustment Events

- a. The Plan Manager will perform its obligations set out in these Terms and Conditions unless events outside of its reasonable control prevent or restrict it from so doing. Such events are outlined below. If such an event occurs, one consequence may be that a payment due to you is adjusted, reduced or delayed. In all cases the Plan Manager will use due care when considering how to respond and its response will be fair and proportionate. Neither the Plan Manager nor the Plan Administrator will be liable for any failure or delay in performing its obligations, as described in the Brochure or these Terms and Conditions, caused by a Business Disruption Event and will use reasonable efforts to minimise any adverse impact on you as far as they reasonably can. If you are being disadvantaged we will tell you as soon as possible.

A Business Disruption Event means a significant event which is outside the Plan Manager's control. Examples are:

- Strikes, lockouts or other industrial action;
- Civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war, the threat of, or preparation for, war;
- Fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster;
- Restrictions imposed by legislation, regulation or other governmental initiatives that are not a result of misconduct;
- Recession or significant economic collapse of a market or country;
- Failure of transport networks or other external utilities (for example telecommunications networks, water or power) leading to unavoidable disruption;
- The suspension, limitation or material disruption of trading of any underlying index or share to which interest from the Plan is linked;
- The exchanges on which any underlying share, to which interest from the Plan is linked, failing to open for trading or closing early;
- The exchanges on which the constituent shares of any Index to which interest from the Plan is linked failing to open for trading or closing early; or

- The level of any underlying index or share, to which interest from the Plan is linked, is not calculated or published.

There may be other significant events outside the Plan Manager's control that it is unable to anticipate. If such an event impacts its ability to perform its obligations under the Plan, the Plan Manager will advise you as soon as reasonably able, and let you know how it intends to deal with it. How quickly it would be able to notify you may depend upon the severity of the event.

- b. Adjustment events can arise for different reasons and may affect a stock market, an index or an individual company. Should any share and/or index, to which the interest from the Plan is linked, experience an event of the nature of the examples above, which has or may have an effect on the value of its shares, the Deposit Taker or one of its affiliates may in good faith, determine whether any adjustment to the terms and conditions of the Deposit is required.

Any adjustment could include the amendment of the Opening Level, removal or substitution of any affected share and/or index, or even bring forward the Maturity Date of the Deposit.

Examples which may constitute an adjustment event include, but are not limited to, insolvency, suspension, delisting, a rights issue, a merger with or takeover by another company and nationalisation, a material change in the calculation of an index, the cancellation of an index or the failure of an index sponsor to calculate and announce the level of an index.

As soon as practical, the Plan Administrator will advise you of any adjustment to be made to the terms and conditions of the Plan.

The terms of the Plan contain provisions which may result in adjustments to the calculation of your entitlement to any interest from the Deposit and/or the timing of such calculation as a result of extraordinary circumstances, disruption or certain adjustment events.

- c. Any payment due to you under the Plan is dependent on payment being made by the Counterparty, in accordance with the terms of the Deposit. These terms contain provisions which may result in adjustments to the calculation of your entitlement and/or the timing of such calculation as a result of certain adjustment or market disruption events. Depending on the event or circumstance, you may have to wait longer for the maturity proceeds than the Maturity Date.

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15. Prevention of money laundering

- a. Your financial adviser has to verify your identity for the purpose of anti-money laundering regulations and will probably have asked you for sight of various documents in order to fulfil this requirement. The Plan Manager is able to accept the verification provided by your adviser but does reserve the right to request additional information and/or documentation to satisfy its own anti-money laundering procedures.
- b. The Plan Manager will carry out electronic checks on your identity before the Plan Manager can accept an application from you or prior to withdrawing Deposits on your behalf. This is so that the Plan Manager can be sure that they are taking instructions only from the correct person. The check will be carried out using a reliable and reputable electronic database agency. This is not a credit check and will leave a different 'footprint' on your electronic record to that left by a credit check.
- c. This enables the Plan Manager to comply with the UK anti-money laundering regulations and the Rules and is for your protection. In completing an application you give the Plan Manager permission to obtain such information.
- d. It might be necessary for the Plan Manager to ask you for, and for you to provide, more information as part of this process.

16. Providing information to HMRC

- a. You authorise the Plan Manager to give HMRC all relevant details of your ISA which they may reasonably ask for at any time.
- b. The Plan Manager will tell you if your ISA has or will become invalid.

17. Communications and unwanted calls

- a. The Plan Manager will usually only communicate with and report to you in writing.
- b. You give the Plan Manager permission to communicate by email or to phone you if the Plan Manager need to do so but only at a reasonable hour.

18. Corporate and Trustee Plan holders

- a. If you are a company or corporate trustee you confirm that:
 - You have the corporate authority to make a deposit in the Plan.
 - By making a deposit, you do not breach any of your constitutional documents.
 - You have provided an up-to-date list of signatories.
- b. You agree to give the Plan Manager any documents and information that the Plan Manager asks for, in support of your application.
- c. If you are a trustee you confirm that:
 - You are an authorised trustee of the relevant trust.
 - You have the authority and consent to

make a deposit in the Plan.

- By making a deposit, you do not breach the constituting trust documents.
 - You have provided an up to date list of trustees and signatories.
- d. You agree to give the Plan Manager any documents and information that the Plan Manager asks for in support of your application.

19. Liability

- a. We will use reasonable care and skill to carry out the obligations set out in these Terms and Conditions and will be liable to you if a Rule or a Regulation is broken, only for any negligence or deliberate fraud on our part, or that of any associated companies or any employees of one or more of those companies. We will not be liable to you or have any responsibility for any loss or damage you suffer as a result of any event or circumstance that is not reasonably within our control. We will not be liable to you for any act of fraud by any person, firm or company through, or with whom, transactions are carried out on our behalf (other than any bankers, firms, companies or any employees of companies who are associated companies).
- b. Please note that we act as Bare Trustee and therefore we owe no fiduciary duties to You. We do however owe you duties based on this contract, the Rules and the Regulations and the common law. If you have any issues relating to this please contact your financial adviser.
- c. We will not be liable or have any responsibility of any kind for any loss or damage you suffer as a result of any failure, interruption or delay in carrying out our obligations resulting from:
 - Breakdown or failure of any telecommunications or computer service;
 - Industrial disputes;
 - Failure of other people to carry out their obligations;
 - Acts of governments or international authorities;
 - Any other event or circumstance that is not reasonably within our control.
- d. We may retire as Plan Manager on giving one month's notice, and we may appoint a new entity as Plan Manager and Bare Trustee of the Bare Trust. The new Plan Manager must be approved to act as a ISA manager by HMRC.
- e. If we become insolvent or default under our obligations as Bare Trustee, the Deposit Taker has the power to appoint a new Bare Trustee to replace the Plan Manager (which must be approved to act as a ISA manager by HMRC) in relation to the Bare Trust.
- f. We maintain insurance cover to indemnify clients against (among other things) any of our employees dishonestly using funds or shares or other qualifying deposits.

- g. Nothing in these Terms and Conditions will exclude, or restrict to an extent prohibited by the Rules of the FCA, any duty or liability we may have under the regulatory system (as defined by the FCA Rules). Nothing in these Terms and Conditions of business will exclude any obligations we may have in common law.
- h. RBC's only role in the Plan described in this document is to act as the Deposit Taker. The taking of the Deposit is independent and separate to the management of the Plan. In particular, RBC does not offer, provide, sponsor, or manage the Plan and does not accept any liability in relation to the issue, management and operation of the Plan.

20. Complaint Handling

- a. You may complain to the Compliance Officer of the Plan Manager about any aspect of your dealings with the Plan Manager and/or the Plan Administrator, at the address shown within this Brochure.
- b. If you ask, the Plan Manager will send you written details of how we will deal with your complaint.
- c. If you are not satisfied with the way the Plan Manager has dealt with your complaint you can complain to the Financial Ombudsman Financial Ombudsman Service at Exchange Tower, London, E14 9SR. Tel: 0800 023 4567.
- d. Making a complaint will not affect your right to take legal action.

21. Access to the Financial Services Compensation Scheme

- a. Both Meteor Asset Management Limited and Meteor Investment Management Limited are covered by the Financial Services Compensation Scheme ('FSCS') and you may be entitled to compensation from FSCS if the Plan Manager cannot meet their obligations. The compensation limit is currently £50,000 per person. If the level of your claim against the Plan Manager is greater than £50,000 you would not be covered for the excess. If you hold a Plan in joint names, the compensation limit would apply to each of the joint holders.
- b. You may also be entitled to compensation from the Financial Services Compensation Scheme in the event that the Deposit Taker is declared to be in default. The Deposit Taker is a participant in the Financial Services Compensation Scheme. Where a customer has made a personal application for a deposit and the Deposit Taker fails to make the payments due from the Deposit the customer may have an eligible claim to recover any resulting losses from FSCS. The Plan Manager will notify the Deposit Taker that the Deposits they make are not for its benefit but represent deposits made by and belonging to individual Plan holders. Whether you are eligible to make a claim

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to FSCS will depend on various factors, including the size of the relevant Deposit and the laws and regulations applicable to the relevant financial institution (which may vary depending on where they are based). As Bare Trustee the Plan Manager may, depending on the laws, regulations and the facts at the time, make a claim on your behalf.

You may be eligible to make a claim if any of the banks we use, or may use in the future, become insolvent whilst holding your money, prior to the purchase of the Securities or pending payment to you of the amounts received at the maturity or early redemption of the Securities.

- c. In respect of an eligible claim the maximum claim will be £85,000 per person. You should note that all amounts you hold in accounts with the Deposit Taker, and any other member of its group included in the same FCA registration, will count towards the maximum. This means that if you hold more than £85,000 you are not entitled to compensation for any amount you lose above the £85,000 limit. If your Plan, in which the Deposit is held, is in joint names, the compensation limit would apply to each joint holder.
- d. You can get more information about compensation arrangements from the Financial Services Compensation Scheme.
- e. If the performance of the Deposit does not match any illustrated benefits, you will not, for that reason alone, be entitled to any compensation under the Financial Services Compensation Scheme

22. Governing law

- a. These Terms and Conditions will be governed by English law and will come into force when the Plan Manager receives your signed Application Form.

23. Enforcement

- a. If any of these Terms and Conditions are held to be unenforceable this shall not affect the validity and enforceability of the remaining provisions. The unenforceable provision will be replaced by an enforceable provision, which comes closest to the intention of the unenforceable provision, and which is of similar economic effect.
- b. If the Plan Manager fails, or chooses not to, enforce any provision of these Terms and Conditions this will not constitute a waiver of its right to subsequently enforce such provision or any other provision of these

Terms and Conditions.

- c. None of the Plan Manager's employees, officers or agents may verbally alter, modify or waive any provision of these Terms and Conditions

24. Data Protection statement

- a. The Plan Manager may hold personal and financial information on computer and manual systems, and use this to handle and service your Plan and to put together statistics for assessment and analysis.
- b. The Plan Manager may make your personal and financial information available:
 - To the Deposit Taker;
 - To associated companies (as defined in Section 416 of the Income and Corporation Taxes Act 1988) to process this application (the Plan Manager or an associated company may contact you by mail, phone or Email with products or services that may interest you);
 - To your financial adviser by Email or other means, including a secure internet service;
 - As the Plan Manager is obliged to under the requirements of any law, regulation or court order that they must follow;
 - To you if you ask and in line with the Data Protection Act 1998;
 - To transfer the data to third party service providers and agents;
 - To transfer the data outside of the European Economic Area e.g. to a low cost processor or for IT back-up purposes.
 - To use the data for fraud prevention and anti-money laundering purposes; and
- c. You should notify the Plan Manager of changes in your data.
- d. If you require a copy of the information the Plan Manager holds on you, You should write to the Data Protection Officer at Meteor Asset Management.

25. Amendment to these Terms and Conditions

The Plan Manager may vary these Terms and Conditions from time to time by giving you at least one month's notice of such change. The Plan Manager will only make changes for good reason including, but not limited to:

- Making them clearer and more favourable to you;
- Reflecting legitimate increases or reductions in the cost of providing the service to you;

- Providing for the introduction of new systems, services, changes in technology and products;
- Rectifying any mistakes that may be discovered in due course;
- Reflecting a change of applicable law or regulation.

Any amendment which is made to reflect a change of applicable law or regulation may take effect immediately or otherwise as the Plan Manager may specify.

26. Index Disclaimer

- a. The Plan is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ('FTSE'), the London Stock Exchange Limited ('the Exchange') or by the Financial Times Limited ('FT') and none of the FTSE, the Exchange or FT makes any warranty or representation whatsoever, either expressly or implied, either as to the result to be obtained from the use of the index and/or the figure at which the said Index stands at any particular day or otherwise. The FTSE index is compiled and calculated by FTSE. However, none of the FTSE, the Exchange or the FT shall be liable (whether in negligence or otherwise) to any person for any error in the Index nor shall they be under any obligation to advise any person of any error or omission therein. 'FTSE' is a trademark of the Exchange and FT and is under licence.
- b. The Plan is not in any way sponsored, endorsed, sold or promoted by STOXX Limited ("STOXX"). STOXX do not make any warranty or representation whatsoever, either expressly or implied, either as to the result to be obtained from the use of the Index and/or the figure at which the said Index stands at any particular time on any particular day or otherwise. The only relationship of STOXX to the Plan is as the licensor of the EURO STOXX 50 Index (the "Index") and of certain trademarks, trade names and service marks of STOXX. The Index is determined, composed and calculated by STOXX. STOXX shall not be liable (whether in negligence or otherwise) to any person for any error in the Index nor shall they be under any obligation to advise any person of any error or omission therein.

Account Application (Direct/ISA/ISA Transfer)

Please complete this form using BLOCK CAPITALS in blue or black ink. For extra applications, visit our website at www.meteoram.com.

1. Your details

Applicant 1

Title (Mr, Mrs, Miss, Ms)

Surname

Full forename(s)

Permanent address

Postcode

Date of birth

Occupation

Tel no.

Email address

National Insurance (NI) number:

You can find your NI number on a payslip, form P45 or P60, letters from the HM Revenue and Customs or the Benefits Agency, or pension order book.

Are you a US Citizen? Yes No

Are you resident in the UK for tax purposes? Yes No

Are you resident for tax purposes in any other country? Yes No

If yes, please provide details of the Country/Countries and Tax Reference(s):

Applicant 2

Title (Mr, Mrs, Miss, Ms)

Surname

Full forename(s)

Permanent address

Postcode

Date of birth

Occupation

Tel no.

Email address

National Insurance (NI) number:

Are you a US Citizen? Yes No

Are you resident in the UK for tax purposes? Yes No

Are you resident for tax purposes in any other country? Yes No

If yes, please provide details of the Country/Countries and Tax Reference(s):

For direct plans only, on behalf of a child (not aged 18 or over), please fill in the child's name here.

Full name: Date of birth:

2. Provision of Future Information

Online communications only

I understand that I will only receive future details of my account via email and online, and that no further paper correspondence will be sent to me. (Please ensure that a valid email address is inserted in section 1 above.)

Paper-based correspondence (0.25% initial charge)

I prefer to continue to receive all details of my account, including valuation statements, by post. I understand that this will incur an additional initial account charge of 0.25%.

For security purposes, please provide us with a password so we can give you information over the telephone:

3. Plan amount (minimum £5,000)

Please complete the plan details below.

Plan Name	Deposit type & amount please enter amount in relevant column(s)			Adviser Charge % or £
	Direct	ISA (2015/16)	ISA transfer	
Dual Option Supertracker Deposit Plan June 2015 - Option 1				
Dual Option Supertracker Deposit Plan June 2015 - Option 2				

Your account must have cleared funds of this amount before any plan orders are executed. Total Amount: £

Please tick if the adviser charges detailed will be subject to VAT

Please indicate method of payment:

Cheque

Please make your cheque payable to **Meteor Investment Management Limited Client Account**. If you are sending us a building society cheque it should include your name in brackets on the payee line.

Electronic payment

If you send money by bank transfer, the details you require are:
Meteor Investment Management Limited Client Account
HSBC Bank plc
IBAN: GB86MIDL40271593666182
Sort Code: 40-27-15
Account Number: 93666182.

4. Your bank details

Bank name:		Bank sort code:			-			-		
Account name:		Account number:								
		Reference (if any):								

Building Society Reference or Roll No:

Have you received financial advice?

- Yes, I/we have received advice from (name of firm)
- No, I/we haven't received financial advice.

5. Please answer the questions below:

- Please indicate if you hold any of the following investments:
Bank deposits cash ISAs stocks and shares ISAs Unit trusts/investment trusts Direct equity investment other
- Please indicate if you have ever held:
Any investment where the capital and growth/income/interest payment are variable and are based on the performance of the underlying securities, such as equities, commodities, indices or corporate bonds. Yes No
A structured product or a structured deposit such as the one you are applying for. Yes No
- Do you have the capacity and willingness to accept the risks of the plan? Yes No
- Do you understand that the amount of any interest payment will depend on the performance of your chosen plan and that in the event of adverse market conditions you may not receive an interest payment? Yes No
- Do you understand that the Plan is designed to be held for the full Plan term and if you were to withdraw early the amount you receive would depend on the value of the Plan at the date of withdrawal and that this value could be less than the amount you deposited? Yes No
- Do you understand that if the Deposit Taker were unable to pay the amounts due when the Plan matures, or on earlier withdrawal, you may lose some, or all, of your subscription amount as well as any interest payment to which you would otherwise have been entitled? Yes No
- Do you understand the charges associated with the Plan? Yes No
- Do you understand the personal tax implications of the Plan? Yes No
- Do you understand the compensation arrangements applicable to the Plan? Yes No
- Are you the type of investor that this Plan is designed for? Yes No

6. Intermediary details

Firm name: Financial Services Register Number:

Branch: Adviser:

7. Adviser Declaration

I confirm that all dealings with the applicant(s) have been carried out in accordance with the requirements of the FCA Handbook. I declare that this application has been completed to the best of my knowledge and belief and I have agreed any adviser charge with the applicant(s).

I can confirm that I have carried out the appropriate identity checks and have retained a completed 'Verification of Identity Certificate' and relevant supporting documents, which are available on request. I have seen the original documents and any that need a signature were already signed.

Signed on behalf of the above: Date:

8. Declaration for all applicants

I/we declare that I/we:

- am/are 18 years of age or older
- have carefully read the Plan brochure including any applicable Terms and Conditions for the Plan and accept the terms under which the Plan will be managed
- have completed this form to the best of my/our knowledge and belief and the information given in the application, whether in handwriting or not, is true and complete
- am/are not, or acting on the behalf of, a resident of the United States or Canada and that I/we will not assist any person who is so resident
- agree to inform Meteor immediately should I/we become resident(s) of the United States or Canada
- agree to inform Meteor immediately should there be any change in my/our residency for tax purposes
- will inform Meteor without delay of any change in my/our circumstances affecting any of the information in this form
- have agreed the amount of any adviser charge as shown overleaf and note that the agreed terms will be confirmed to me by Meteor on acceptance of such instruction

I/we authorise Meteor:

- to hold my/our cash subscription, deposits, interest, dividends and other rights or proceeds in respect of those deposits and any cash or other proceeds
- to make on my/our behalf any claims to relief from tax in respect of ISA deposits

I/we understand that:

- Meteor does not provide investment advice and confirm that I/we either do not require such advice or have received advice on this Plan from a financial adviser as shown above
- If I/we have received financial advice, my/our financial adviser is not acting as agent to the Issuer or its affiliates.

Also Applicable to all ISA Applicants:

I declare that:

- all subscriptions made, and to be made, belong to me
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA and a stocks and shares ISA in the same tax year
- I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA
- I am resident in the United Kingdom for tax purposes or, if not so resident, perform duties which, by virtue of section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or, am married to, or in a civil partnership with, a person who performs such duties, and I will inform Meteor immediately if I cease to be so resident or to perform such duties, or be married to, or in a civil partnership with, a person who performs such duties.

Signature:

Name:

Signature:

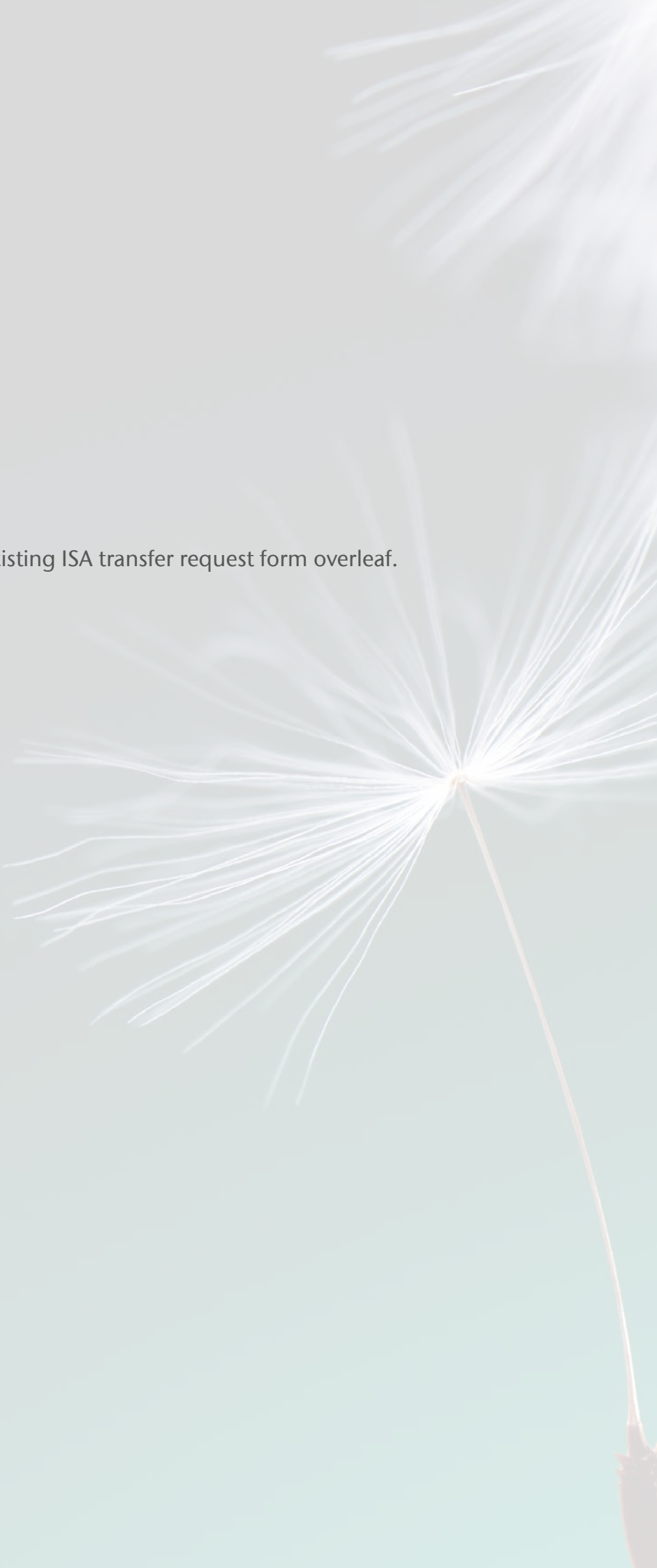
Name:

Date:

Note: If you have filled in and signed this application form, please send it to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD or back to your financial adviser to submit the form.

For ISA Transfers please also complete and return the Existing ISA transfer request form on the following page.

Please ensure that you complete the Existing ISA transfer request form overleaf.



Existing ISA transfer request

Please complete this form using BLOCK CAPITALS in blue or black ink. For extra applications, simply photocopy this form or download a copy from our website at www.meteoram.com

Please supply your account details.

Account number:

Title (Mr, Mrs, Miss, Ms):

Surname:

Full forename(s):

Date of birth:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Permanent residential address:

Postcode:

NI number:

--	--	--	--	--	--	--	--	--	--

Indicate the amount to be transferred:

Type of ISA

£

cash

stocks and shares

ISA Account number:

Sort Code:

		-			-		
--	--	---	--	--	---	--	--

Name of existing ISA:

1. Have you subscribed to your current ISA in the current tax year?

Yes

No

2. Do you wish to:

Close your account and transfer the balance plus interest?

Yes

No

if no, do you wish to:

Transfer your current year subscription as part of the transfer?

Yes

No

Transfer your current year subscription only?

Yes

No

N.B. If your intended transfer includes the transfer of current year subscriptions, all of the present value derived from current year subscriptions must be transferred.

Name of existing ISA manager:

Address:

Postcode

Any special instructions:

In respect of the ISA Account detailed above I authorise my existing ISA manager to

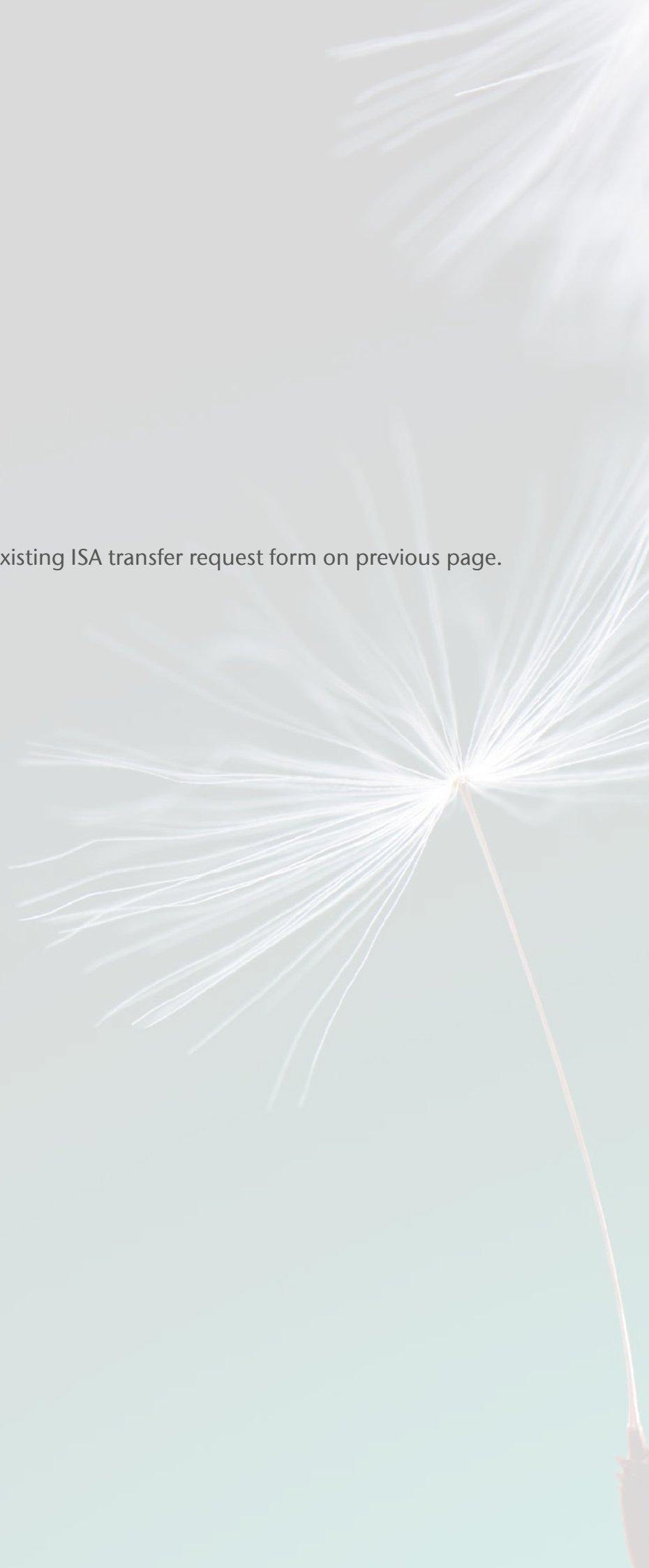
1. Transfer the cash value of the ISA together with any interest, dividends, rights and cash within the account, or the amount specified, as appropriate, to Meteor Investment Management Limited.
2. Provide Meteor with any information, written or non-written, and to accept any instructions from them relating to the transfer.
3. Ensure that all dividends, interest & tax credits arising after the transfer are paid to me.
4. a) Proceed immediately with the transfer and, where a period of notice is required for closure/part transfer, apply any consequential penalty (delete as appropriate); OR
b) Proceed with the transfer only after the full notice period has expired (delete as appropriate)

Signature:

Date:

Note: If you have filled in and signed this form, please send it to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD or to your financial adviser to submit the form.

Please ensure that you complete the Existing ISA transfer request form on previous page.



8. Authorised Signatures

The exercise of any options under the Terms and Conditions must be authorised by the requisite number of authorised signatories or, where a number is not stipulated, by at least one authorised signature. Please provide the names and sample signatures of all those who will be authorised signatories. If you require more than five, please continue on a separate sheet of paper. Where there is any change to the authorised signatories, please notify Meteor in writing giving the date of the change (Meteor will be entitled to rely on the previous list until it is informed to the contrary).

Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>

9. Declaration

I/we declare that I/we:

- I have carefully read the Plan brochure including any applicable Terms and Conditions for the Plan and accept the terms under which the Plan will be managed
- apply as Trustees/authorised signatories for an Account to be opened in accordance with Meteor standard Terms and Conditions
- have completed this form to the best of my/our knowledge and belief and the information given in the application, whether in handwriting or not, is true and complete
- am/are not, or acting on the behalf of, a resident of the United States or Canada; and that I/we will not assist any person who is so resident
- agree to inform Meteor immediately should the scheme beneficiary become resident(s) of the United States or Canada
- agree to inform Meteor immediately should there be any change in the scheme beneficiary's residency for tax purposes
- will inform Meteor without delay of any change in my/our circumstances affecting any of the information in this form

I/we confirm that:

- my/our powers of investment, and delegation of those powers, permit me/us to invest the assets of the Scheme(s)
- the investing scheme is a registered pension scheme under Part 4 of the Finance Act 2004 (or an application for its registration has been made) and I/we undertake to advise Meteor immediately if it ceases to be a registered pension scheme or if its application for registration is withdrawn or refused
- I/we will tell Meteor if the Scheme is not granted exempt approval or if that approval is withdrawn
- I/we understand and agree that any deposits in the Plan will be allocated in accordance with my/our instructions to Meteor (which includes any set out in the '3. Plan amount' section of this application)
- this application and the Terms and Conditions referred to above shall form the basis of the contract between me/us and Meteor. I/we acknowledge receipt of the Terms and Conditions, further copies of which are available on request
- I/we recognise that if I/we have received financial advice, my/our financial adviser is not acting as agent to the Issuer or its affiliates
- have agreed the amount of any adviser charge as shown overleaf and note that the agreed terms will be confirmed to me by Meteor on acceptance of such instruction

I/we authorise Meteor:

- to hold my/our cash subscription, deposits, interest, dividends and other rights or proceeds in respect of those deposits and any cash or other proceeds

I/we understand that:

- Meteor does not provide investment advice and confirm that I/we either do not require such advice or have received advice on this Plan from a financial adviser as shown above

For and on behalf of the Trustees of the Scheme:

Signature:

Name:

Signature:

Name:

Date:

Note: If you have filled in and signed this application form, please send it to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD or back to your financial adviser to submit the form.



Account Application for Trustees (see separate application for SIPP & SSAS)

Please complete this form using BLOCK CAPITALS in blue or black ink. For extra applications, visit our website at www.meteoram.com

1. Your details

Trust name:		
Address for correspondence:		
	Postcode:	
Type of trust (if applicable):		
Name of administrators:		
Contact name:	Contact tel no:	
Email:		

Please provide details for Trustees and Beneficiaries with 25% or more beneficial ownership (use an additional sheet if necessary)

Trustee		Trustee	
Full name		Full name	
Permanent address		Permanent address	
	Postcode:		Postcode:
Country of residence		Country of residence	
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

2. Tax Status

Please list all countries where you are resident for tax purposes. This usually means the country / countries where you have an obligation to pay taxes or file tax returns. Please also provide your associated Tax Identification Number (TIN). A TIN is the tax reference number issued to you by the tax office in the country where you are resident for tax purpose. Where the country does not issue a TIN, please provide an equivalent reference.

Country	TIN

Is the Trust resident for tax purposes in any other country / countries other than those stated above? Yes No

If "Yes", please provide details on a separate sheet.

Does the Trust have a Global Intermediary Identification Number (GIIN) issued by the US Inland Revenue Service? Yes No

If "Yes", please provide the GIIN:

3. Plan amount (minimum £5,000)

Please complete the plan details below.

Name of Plan	Amount (£)	Adviser Charge (% or £)
Dual Option Supertracker Deposit Plan June 2015 - Option 1		
Dual Option Supertracker Deposit Plan June 2015 - Option 2		

Your account must have cleared funds of this amount before any plan orders are executed. Total Amount: £

Please tick if the adviser charges detailed will be subject to VAT

Please indicate method of payment:

Cheque

Please make your cheque payable to **Meteor Investment Management Limited Client Account**. If you are sending us a building society cheque it should include your name in brackets on the payee line.

Electronic payment

If you send money by bank transfer, the details you require are:

Meteor Investment Management Limited Client Account
HSBC Bank plc
IBAN: GB86MIDL40271593666182
Sort Code: 40-27-15
Account Number: 93666182.

9. Authorised Signatures

The exercise of any options under the Terms and Conditions must be authorised by the requisite number of authorised signatories or, where a number is not stipulated, by at least one authorised signature. Please provide the names and sample signatures of all those who will be authorised signatories. If you require more than five, please continue on a separate sheet of paper. Where there is any change to the authorised signatories, please notify Meteor in writing giving the date of the change (Meteor will be entitled to rely on the previous list until it is informed to the contrary).

Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>

10. Declaration

I/we declare that:

- I have carefully read the Plan brochure including any applicable Terms and Conditions for the Plan and accept the terms under which the Plan will be managed
- I/we apply as Trustees/authorised signatories for the Account to be opened in accordance with Meteor standard Terms and Conditions
- apply as Trustees/authorised signatories for the Plan listed overleaf
- have completed this form to the best of my/our knowledge and belief and the information given in the application, whether in handwriting or not, is true and complete
- am/are not, or acting on the behalf of, a resident of the United States or Canada; and that I/we will not assist any person who is so resident
- agree to inform Meteor immediately should I/we/the Trust become resident(s) of the United States or Canada
- agree to inform Meteor immediately should there be any change in the Trust's residency for tax purposes
- if the investing scheme is a registered pension scheme under Part 4 of the Finance Act 2004 (or an application for its registration has been made) and I/we undertake to advise Meteor immediately if it ceases to be a registered pension scheme or if its application for registration is withdrawn or refused
- I/we will tell Meteor if the Scheme is not granted exempt approval or if that approval is withdrawn
- will inform Meteor without delay of any change in my/our circumstances affecting any of the information in this form

I/we confirm that:

- my/our powers of investment, and delegation of those powers, permit me/us to invest the assets or part of them not less than the part which I/we propose to invest, in the Plan to be applied for
- I/we understand and agree that any deposits in the Plan will be allocated in accordance with my/our instructions to Meteor (which includes any set out in the '3. Plan amount' section of this application)
- if I/we have received financial advice, my/our financial adviser is not acting as agent to the Issuer or its affiliates
- have agreed the amount of any adviser charge as shown overleaf and note that the agreed terms will be confirmed to me by Meteor on acceptance of such instruction

I/we understand that:

- Meteor does not provide investment advice and confirm that I/we either do not require such advice or have received advice on this Plan from a financial adviser as shown above.
- this application and the Terms and Conditions referred to above shall form the basis of the contract between me/us and Meteor. I/we acknowledge receipt of the Terms and Conditions, further copies of which are available on request.

I/we authorise Meteor:

- to hold my/our cash subscription, deposits, interest, dividends and other rights or proceeds in respect of those deposits and any cash or other proceeds;

Signature:	<input type="text"/>
Name:	<input type="text"/>
Signature:	<input type="text"/>
Name:	<input type="text"/>
Date:	<input type="text"/>

Note: If you have filled in and signed this application form, please send it to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD or back to your financial adviser to submit the form.



Account Application for Companies and Partnerships

Please complete this form using BLOCK CAPITALS in blue or black ink. For extra applications, visit our website at www.meteoram.com

1. Your details

Company/ Partnership name:			
Address for correspondence:			
	Postcode:		
Registered company address:			
	Postcode:	Company Number:	<input type="text"/>
Country of incorporation:		Tax reference No:	<input type="text"/>
Ultimate Beneficial Owner (if known):			
Contact name:	<input type="text"/>	Contact tel no:	<input type="text"/>
Email:	<input type="text"/>		

Please provide director details for private companies only / partners in a partnership

Director / Partner

Full name	<input type="text"/>
Permanent address	<input type="text"/>
	Postcode:
	<input type="text"/>

Date of birth

(Please provide details of additional individuals on a separate sheet)

Director / Partner

Full name	<input type="text"/>
Permanent address	<input type="text"/>
	Postcode:
	<input type="text"/>

Date of birth

2. Tax Status

Please list all countries where the company / partnership is resident for tax purposes. This usually means the country / countries where you have an obligation to pay taxes or file tax returns. Please also provide the associated Tax Identification Number (TIN). A TIN is the tax reference number issued by the tax office in the country where you are resident for tax purpose. Where the country does not issue a TIN, please provide an equivalent reference.

Country	TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Is the company/partnership resident for tax purposes in any other country / countries other than those stated above? Yes No
If "Yes", please provide details on a separate sheet.

Does the company/partnership have a Global Intermediary Identification Number (GIIN) issued by the US Inland Revenue Service? Yes No

If "Yes", please provide the GIIN:

3. Plan amount (minimum £5,000)

Please complete the plan details below.

Name of Plan	Amount (£)	Adviser Charge (% or £)
Dual Option Supertracker Deposit Plan June 2015 - Option 1	<input type="text"/>	<input type="text"/>
Dual Option Supertracker Deposit Plan June 2015 - Option 2	<input type="text"/>	<input type="text"/>

Your account must have cleared funds of this amount before any plan orders are executed. Total Amount: £

Please tick if the adviser charges detailed will be subject to VAT

Please indicate method of payment:

Cheque

Please make your cheque payable to **Meteor Investment Management Limited Client Account**. If you are sending us a building society cheque it should include your name in brackets on the payee line.

Electronic payment

If you send money by bank transfer, the details you require are:
Meteor Investment Management Limited Client Account
HSBC Bank plc
IBAN: GB86MIDL40271593666182
Sort Code: 40-27-15
Account Number: 93666182.

4. Provision of Information

Online communications only

I understand that I will only receive future details of my account via email and online, and that no further paper correspondence will be sent to me. (Please ensure that a valid email address is inserted in section 1 above.)

Paper-based correspondence (0.25% initial charge)

I prefer to continue to receive all details of my account, including valuation statements, by post. I understand that this will incur an additional initial account charge of 0.25%.

For security purposes, please provide us with a password so we can give you information over the telephone:

5. Your bank details

Bank name:	<input type="text"/>	Bank sort code:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account name:	<input type="text"/>	Account number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Reference (if any):	<input type="text"/>								

Building Society Reference or Roll No:

Have you received financial advice?

- Yes, I/we have received advice from (name of firm)
- No, I/we haven't received financial advice.

6. Please answer the questions below:

1. Please indicate if you hold any of the following investments:

Bank deposits cash ISAs stocks and shares ISAs Unit trusts/investment trusts Direct equity investment other

2. Please indicate if you have ever held:

Any investment where the capital and growth/income/interest payment(s) are variable and are based on the performance of the underlying securities, such as equities, commodities, indices or corporate bonds. Yes No

A structured product or a structured deposit such as the one you are applying for. Yes No

3. Do you have the capacity and willingness to accept the risks of the plan? Yes No

4. Do you understand that the amount of any interest payment will depend on the performance of your chosen plan and that in the event of adverse market conditions you may not receive an interest payment? Yes No

5. Do you understand that the Plan is designed to be held for the full Plan term and if you were to withdraw early the amount you receive would depend on the value of the Plan at the date of withdrawal and that this value could be less than the amount you deposited? Yes No

6. Do you understand that if the Deposit Taker were unable to pay the amounts due when the Plan matures, or on earlier withdrawal, you may lose some, or all, of your subscription amount as well as any interest payment to which you would otherwise have been entitled? Yes No

7. Do you understand the charges associated with the Plan? Yes No

8. Do you understand the personal tax implications of the Plan? Yes No

9. Do you understand the compensation arrangements applicable to the Plan? Yes No

10. Are you the type of investor that this Plan is designed for? Yes No

7. Intermediary details

Firm name: Financial Services Register Number:

Branch: Adviser:

8. Adviser Declaration

I confirm that all dealings with the applicant(s) have been carried out in accordance with the requirements of the FCA Handbook. I declare that this application has been completed to the best of my knowledge and belief and I have agreed any adviser charge with the applicant(s).

I can confirm that I have carried out the appropriate identity checks and have retained a completed 'Verification of Identity Certificate' and relevant supporting documents, which are available on request. I have seen the original documents and any that need a signature were already signed.

Signed on behalf of the above: Date:

9. Authorised Signatures

The exercise of any options under the Terms and Conditions must be authorised by the requisite number of authorised signatories or, where a number is not stipulated, by at least one authorised signature. Please provide the names and sample signatures of all those who will be authorised signatories. If you require more than five, please continue on a separate sheet of paper. Where there is any change to the authorised signatories, please notify Meteor in writing giving the date of the change (Meteor will be entitled to rely on the previous list until it is informed to the contrary).

Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
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Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>

10. Declaration

I/we declare that:

- I have carefully read the Plan brochure including any applicable Terms and Conditions for the Plan and accept the terms under which the Plan will be managed
- I/we apply as authorised signatories for the Account to be opened in accordance with Meteor standard Terms and Conditions
- apply as authorised signatories for the Plan listed overleaf
- have completed this form to the best of my/our knowledge and belief and the information given in the application, whether in handwriting or not, is true and complete
- am/are not, or acting on the behalf of, a resident of the United States or Canada; and that I/we will not assist any person who is so resident
- agree to inform Meteor immediately should I/we become a resident(s) of the United States or Canada
- agree to inform Meteor immediately should there be any change in the company/partnership's residency for tax purposes
- will inform Meteor without delay of any change in my/our circumstances affecting any of the information in this form

I/we confirm that:

- my/our powers of investment, and delegation of those powers, permit me/us to invest the assets or part of them not less than the part which I/we propose to invest, in the Plan to be applied for
- I/we understand and agree that any deposits in the Plan will be allocated in accordance with my/our instructions to Meteor (which includes any set out in the '3. Plan amount' section of this application)
- if I/we have received financial advice, my/our financial adviser is not acting as agent to the Issuer or its affiliates
- have agreed the amount of any adviser charge as shown overleaf and note that the agreed terms will be confirmed to me by Meteor on acceptance of such instruction

I/we understand that:

- Meteor does not provide investment advice and confirm that I/we either do not require such advice or have received advice on this Plan from a financial adviser as shown above.
- this application and the Terms and Conditions referred to above shall form the basis of the contract between me/us and Meteor. I/we acknowledge receipt of the Terms and Conditions, further copies of which are available on request.

I/we authorise Meteor:

- to hold my/our cash subscription, deposits, interest, dividends and other rights or proceeds in respect of those deposits and any cash or other proceeds;

Signature:	<input type="text"/>
Name:	<input type="text"/>
Signature:	<input type="text"/>
Name:	<input type="text"/>
Date:	<input type="text"/>

Note: If you have filled in and signed this application form, please send it to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD or back to your financial adviser to submit the form.



FSCS Information

For Trustees, Companies & Partnerships

Please provide the following information so that we can record potential FSCS eligibility. This can also be found on our website. For further information on the FSCS and eligibility criteria please see the relevant Plan brochure.

All companies and other corporate bodies including limited liability partnerships (excluding unincorporated association and mutuals):

Under the Companies Act, a small company is deemed to be small if it meets two or more of the following criteria:

- 1. Annual Turnover:** Companies: £6.5M or less
Parent Companies: £6.5M net or less / £7.8M gross or less for the group as a whole
- 2. Balance Sheet:** Companies: £3.26M or less
Parent Companies: £3.26M net or less / £3.91M gross or less for the group as a whole
- 3. Employees:** 50 Employees or less

Is your company deemed a small company under sections 382 & 383 of the Companies Act 2006?

Yes No

Are you an Unincorporated Association or Mutual?

Yes No

Name of Trust, Company or Partnership:

Meteor Account Number (if known):

I/we declare that the above information is true and complete.

Signature:

Name:

Signature:

Name:

Date:

Note: Please return this form, along with your completed application form to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD or back to your financial adviser to submit.

This brochure is also available in large print.
Please call 020 7904 1010 to request a copy.

Approved and issued by Meteor Asset Management Limited.
Meteor Asset Management is authorised and regulated
by the Financial Conduct Authority, Financial Services Register Number 459325.
Financial Conduct Authority: 25 The North Colonnade, Canary Wharf, London E14 5HS.

M00960_20MAY2015



Meteor Asset Management Limited
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London EC4R 9AD
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