



Child Trust Fund

Reyker Securities plc, 46 St James's Place, London SW1A 1NS
If you need any help please call 020 7499 9097 or email save@4thekids.co.uk

application form

1 Applicant's Details Full name and address of Applicant (including title)

Title Mr Mrs Miss Ms Other

Full name	
Applicant's contact address	
	Postcode
Daytime phone	E-mail address

I apply to open a Child Trust Fund for:

2 Child's Details

Title Master Miss

Full name of child	
Address if different to applicant's	
	Postcode

Child's date of birth as shown on CTF voucher

Child's Unique Reference Number as shown on voucher

3 Child Trust Fund Management options select one only

either I will manage this account or My Stockbroker will manage this account

If you are making your own investment decisions, enter your choice of investment(s) below or write "Cash" if you wish to wait a while.

If your stockbroker will be managing the account, please enter below details of his or her name and firm.

Broker's name/
Investment choice

IMPORTANT: We do not provide Stakeholder CTFs

(Investment choice means the name of the actual share(s), fund(s), unit trust(s) or other investment(s) that you wish us to invest the CTF monies into.

Remember that no investments can be purchased before the cancellation period applicable to this application has expired.

4 Declaration

I declare that

I am 16 years of age or over

I have parental responsibility for that child

I will be the registered contact for the Child Trust Fund

I agree to the Child Trust Fund terms and conditions

I authorise Reyker Securities plc, trading as 4thekids,

to hold the child's Inland Revenue contributions, subscriptions, CTF investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and

to make on the child's behalf any claims to relief from tax in respect of CTF investments

Signed

Date

Now post off this application form, your child's CTF voucher and your subscription cheque (if any, payable to 4thekids) to: FREEPOST 4THEKIDS – No postage required. No address required. Simple as that!

4thekids is a trading style of Reyker Securities plc, a company authorised and regulated by the Financial Services Authority

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terms & conditions

A Definitions

4thekids: a trading style of Reyker, the CTF Provider.

Account: a CTF provided by us and opened on behalf of the Account Holder in accordance with these terms and conditions and with the Regulations.

Account Holder: the child named on the CTF voucher and CTF application form.

Annual Subscription Limit: the maximum amount that can be subscribed to a CTF each year, currently £1,200.

Appointed Broker: either a third party broker appointed by you to deal on your behalf on a discretionary, advisory or execution-only basis, or Reyker acting on an execution-only basis.

Cancellation period: a fourteen-day period, commencing three days after your application is processed, during which you may cancel your CTF application.

CTF: a Child Trust Fund as referred to in the Regulations.

CTF Provider: an Inland Revenue approved Provider of CTFs - Reyker trading as 4thekids.

CTF Subscription Year: a year commencing on the Account Holder's birthday and ending on the eve of the Account Holder's subsequent birthday.

Execution-only: the basis on which we effect all dealing.

FSA: The Financial Services Authority by whom we are authorised and regulated.

Non-Stakeholder CTF: the self-select CTF described in our CTF brochure.

Regulations: The Child Trust Fund Regulations 2004 as amended from time to time.

Reyker, We or Us: Reyker Securities plc.

Terms and Conditions: these terms and conditions together with our CTF brochure and a valid application for a CTF.

The contract or this contract: The Initial Service Agreement - this contract between you and Reyker.

Voucher: a CTF voucher issued by the Inland Revenue to the Registered Contact payable to the Account Holder.

You, the Registered Contact: you, an individual with parental responsibility for the Account Holder.

B General

1. Introduction

1.1 Reyker is authorised and regulated by FSA and approved by the Inland Revenue to act as a CTF Provider.

1.2 Reyker acts as nominee for the Account Holder who will at all times remain the beneficial owner of cash and investments held with the CTF.

1.3 Reyker will satisfy itself that any person to whom it delegates any of its functions or responsibilities is competent to carry out these functions and responsibilities.

2. Cash

2.1 In any CTF year we will accept subscriptions up to the annual subscription limit.

2.2 We will deposit and hold CTF cash in one or more segregated client bank accounts with National Westminster Bank plc or with any other banking institution that is approved by FSA in accordance with FSA's Client Money Regulations.

2.3 All CTF cash will earn interest at Base Rate and this will be credited quarterly.

3. Custody

3.1 All securities and documents of title relating thereto held in relation to CTFs shall be held by or to our order. Investments will be registered in the name of Reyker Nominees Ltd, a wholly owned non-trading subsidiary of Reyker for which Reyker accepts liability in accordance with Clause 3.2 below. We will charge annually for the provision of nominee services calculated as to 1% of the value of the CTF at each year's valuation date.

3.2 We shall not be responsible for any loss or damage or depreciation in value of the investment, nor for any failure to produce a return on capital invested howsoever arising, by reason of the exercise or non-exercise of the powers and duties undertaken in this agreement by us except insofar as the loss or damage results directly from the fraud, wilful default or negligence of Reyker, its associates or officers or employees, or by reason of breach of any of the Rules of FSA.

3.3 We may not lend to a third party documents of title or securities otherwise held by us or on our behalf as nominee and investments held within a CTF may not be charged as security for any borrowings.

4. Rights relating to investments

If you so elect in writing, we will arrange for you to attend shareholders', securities' and unit holders' meetings, to vote, and to receive, in addition to the annual report and accounts, any other information

issued to shareholders, securities holders and unit holders. A separate charge may be imposed on each occasion that you make such an election.

5. Provision of information

A CTF Statement prepared in accordance with the requirements of the Regulations will be sent to the Account Holder annually. These Annual Statements will be made up to a date that is not more than 61 days either before or after the Account Holder's birthday.

6. Cancellation rights

6.1 You can cancel this contract during the 14 day Cancellation Period. Monies held during the Cancellation Period will not earn interest.

6.2 On receipt of a cancellation notice we will return the CTF voucher to you and, if any contributions have been received, they will either be returned directly to the payer or to the payer 'care of' the Account Holder.

7. Notices and instructions

Any notice given by you to us under this agreement shall be sent in writing to Reyker Securities plc at 46 St James's Place, London, SW1A 1NS.

8. Complaints Procedure

We have an established complaints procedure. Details of this procedure and of the Financial Ombudsman Scheme in which we participate are available upon request.

9. Data Protection Act 1998

We may process and retain personal data relating to you and to the Account Holder whilst carrying out our duties under these Terms and Conditions. We are bound by the Data Protection Act as to what we may do with such data, and you are entitled, on payment of a fee, to a copy of the information that we hold about you.

10. Amendments

Subject to not less than 30 days notice in writing and subject to us having valid reason for so doing, we may vary any of these Terms and Conditions and our commissions and charges as published in sales and marketing literature, save that no variation shall be made which results or which might result in the Account ceasing to comply with the Regulations.

The following are valid reasons for a variation of our Terms and Conditions:

- i to give effect to a change in law, regulations, industry guidance or codes of practice;
- ii to accommodate new market practices;
- iii to accommodate variation(s) in taxation rates;
- iv to reflect in a proportionate way legitimate cost increases or reductions associated with the provision of non-Stakeholder Child Trust Funds.

11. English Law

This agreement shall be governed by English Law and shall be subject to the jurisdiction of the English Courts.

C Self-select non-Stakeholder CTF

12. Investments

12.1 Only qualifying securities as defined by the Regulations may be purchased within a CTF. These include securities issued by companies which are registered anywhere in the world and fully listed on an Inland Revenue recognised Stock Exchange, in addition to authorised Unit Trusts and OEICs and Gilts.

12.2 As regards securities issued by companies, i.e. shares, loan stocks and corporate bonds, Reyker will only deal for you in the UK, in the US (NYSE, AMEX and NASDAQ) and in major European countries.

12.3 UK stocks quoted on the Alternative Investment Market (AIM) do not qualify and fixed interest securities must have at least five years to run to redemption at the date of acquisition.

12.4 Purchases and sales effected by us on your instructions may be made on any market and through any intermediary that we select.

13. Annual subscriptions

Each year, family and friends may subscribe cash up to, but not exceeding in aggregate, the annual subscription limit, currently £1,200.

D Stakeholder CTF

14. Stakeholder

We do not offer a Stakeholder CTF but we can refer you to a CTF provider who does if you wish.

July 2008