



EBC
FINANCIAL
GROUP

INDIVIDUAL CLIENT APPLICATION

APRIL 2021

Risk Warning: Trading Forex and Contracts for Difference (CFDs) on margin carries a high level of risk and may not be suitable for everybody. The high degree of leverage can work against you as well as for you. Before deciding to trade Forex and CFDs, you should carefully consider your trading objectives, level of experience and risk appetite. The possibility exists that you could sustain a loss of some or all of your initial trading capital. You should be aware of all the risks associated with trading Forex and CFDs and seek advice from an independent adviser if you have any doubts.

All sections of this Individual Account Opening Form must be completed in order for EBC Financial Group Limited (“EBC”) to assess your suitability to open an account. It is essential that the information provided is accurate and if, at a future date, any circumstances affect this information you are required to write to us advising us of these details.

GENERAL INFORMATION

Title	Mr	Mrs	Miss	Other
Full Name (as on passport)				
Nationality				
Date of Birth (dd/mm/yyyy)				
National Insurance No				
Passport Expiry Date(dd/mm/yyyy)				
Full Passport Number (bottom line on photo page)				
Residential Address				
				Postcode:
Length of Residency		Years	Months	
Mailing Address (if different)				
				Postcode
Email Address				
Telephone numbers	Home	Mobile		Work
Preferred method of contact	Email	Home	Work	Mobile

EMPLOYMENT INFORMATION

Employment Status: Employed Self Employed Unemployed Retired

Employer's Name:

Employer's principal type of
business:

Position Held:

Time with employer: Years

Is/was employer an FCA member? Yes No

FINANCIAL INFORMATION

Approximate annual income from all sources: £

Approximate net worth: £

Approximate value of the Investment Portfolio: £

Value of outstanding debts: £

Do you understand that only risk capital should be invested? Yes No

Source(s) of your funds for trading: Business Profits Pension Fund Savings & Investments

Other, Please Specify:

PAYMENT INFORMATION

In regard to the bank account funds will be received from and any redemptions paid out to:

EBC Financial Group Limited

208 Uxbridge Road, London, W12 7JD

Registered in England and Wales No:12503674

Authorised and Regulated by the Financial Conduct Authority FRN 927552

Bank Name:

Bank Address:

Account Name:

Account Number:

Sort Code:

IBAN:

SWIFT:

Fedwire Number (if applicable):

INVESTMENT EXPERIENCE

Please note that this section should be completed with reference to the person(s) authorised to carry out transactions on behalf of the company.

EQUITIES

Have you traded in Equities? Yes No If 'yes' please give further details below

Product	Length of activity (no of years)			Frequency (no. of transactions a year)			Av. Transaction size (total consideration - £000)		
	0-1	1-2	2+	1-39	40-80	80+	0-5	6-25	25+
Capacity in which traded	Execution Only			Advisory			Discretionary Managed by a Third-Party		

CONTRACTS FOR DIFFERENCE

Have you traded in CFDs? Yes No If 'yes' please give further details below

Product	Length of activity			Frequency			Av. Transaction size		
	(no of years)			(no. of transactions a year)			(total consideration - £000)		
	0-1	1-2	2+	1-39	40-80	80+	0-5	6-20	20+
Capacity in which traded	Execution Only			Advisory			Discretionary Managed by a Third-Party		

ALTERNATIVE INVESTMENTS / FUNDS

Have you traded in Alternative Investments / Funds? Yes No If 'yes' please give further details below

Product	Fixed Income/ GILTs		Bonds		Funds	
	Yes	No	Yes	No	Yes	No
Capacity in which traded	Execution Only		Advisory		Discretionary Managed by a Third-Party	

OPTIONS

Have you traded in Options? Yes No If 'yes' please give further details below

Product	Length of activity			Frequency			Av. Transaction size		
	(no of years)			(no. of transactions a year)			(no. of lots)		
Securities	0-1	1-2	2+	1-39	40-80	80+	1-5	6-20	20+
Currency	0-1	1-2	2+	1-39	40-80	80+	1-5	6-20	20+
Options on Futures	0-1	1-2	2+	1-39	40-80	80+	1-5	6-20	20+
Other (please specify)	0-1	1-2	2+	1-39	40-80	80+	1-5	6-20	20+
Capacity in which traded	Execution Only			Advisory			Discretionary Managed by a Third-Party		

FUTURES

Have you traded in Futures? Yes No If 'yes' please give further details below

Product	Length of activity			Frequency			Av. Transaction size		
	(no of years)			(no. of transactions a year)			(no. of lots)		
Commodities	0-1	1-2	2+	1-39	40-80	80+	1-5	6-20	20+
Securities	0-1	1-2	2+	1-39	40-80	80+	1-5	6-20	20+
Interest rate instruments	0-1	1-2	2+	1-39	40-80	80+	1-5	6-20	20+
Stock indices	0-1	1-2	2+	1-39	40-80	80+	1-5	6-20	20+
Other indices	0-1	1-2	2+	1-39	40-80	80+	1-5	6-20	20+
Currencies	0-1	1-2	2+	1-39	40-80	80+	1-5	6-20	20+
Other (please specify)	0-1	1-2	2+	1-39	40-80	80+	1-5	6-20	20+
Capacity in which traded	Execution Only			Advisory		Discretionary Managed by a Third-Party			

FX

Have you traded in FX? Yes No If 'yes' please give further details below

Product	Length of activity			Frequency			Av. Transaction size		
	(no of years)			(no. of transactions a year)			(total consideration - £000)		
	0-1	1-2	2+	1-39	40-80	80+	0-5	6-20	20+
Capacity in which traded	Execution Only			Advisory		Discretionary Managed by a Third-Party			

MARKET KNOWLEDGE & INDIVIDUAL OBJECTIVES

Briefly explain your experience and knowledge in relation to the transactions that you plan to execute via EBC Financial Group Limited.

Please provide a short summary of what you are seeking to achieve through this engagement (for example capital growth/income stream etc.)

Are there any specific risks you wish to avoid (Please specify)

CLIENT CLASSIFICATION

Please select below which type of client you wish to be classified by EBC Financial Group Limited.

Please refer to the appropriate appendices for further information on each classification.

Elective Professional Client (refer to Appendix A)

Per Se Professional Client (refer to Appendix B)

Eligible Counterparty (refer to Appendix C)

FOREIGN TRANSACTION TAX

EBC will apply all local taxes to applicable trades unless adequate documentation is provided. With regards to UK, Ireland, France and Italy the requirements are specified below:

1. UK SDRT / Stamp Duty – EBC requires a scanned copy of Qualified Intermediary Status on HMRC Letter Headed Paper.
2. Irish SDRT / Stamp Duty – EBC requires a scanned copy of Qualified Intermediary Status on Irish Revenue Letter Headed Paper.
3. French / Italian Financial Transaction Taxes – EBC Financial requires:
 - Market Participant to be signed up to the AFME Protocol for each relevant market.

A Bilateral agreement between Market Participant and EBC Financial Group Limited to the effect of the AFME Protocol.

Please could you attach any requested information to this document.

ACCOUNT OPENING DECLARATION

I confirm that the information provided to EBC Financial Group Limited in this Account Opening Form is true and accurate and may be relied upon in assessing whether I meet the detailed requirements to be treated as a Professional Client.

Account Name:

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Signed:

.....

Name:

.....

Position:

.....

Date:

.....

APPENDIX A

ELECTIVE PROFESSIONAL CLIENTS

You as the client can request to be opted up to be an “Elective” Professional Client however you must ensure you meet the Qualitative Test and also the Quantitative Test.

Under the rules of FCA being categorised as an Elective Professional Client, you will lose the protections of the rules which only apply to Retail Clients. In particular you should note that rules relating to the following areas do not apply, or only partially apply, to Elective Professional Clients:

1. COMMUNICATING WITH CLIENTS, INCLUDING FINANCIAL PROMOTIONS

As an Elective Professional Client the way in which we communicate with you may be different to the way in which we would communicate with a Retail Client. However, we must still ensure that our communications with you are fair, clear and not misleading.

2. DISTANCE COMMUNICATIONS

As an Elective Professional Client, it is possible that you may not meet the definition of a “consumer”. If this is the case, then the requirements relating to distance communications will not apply.

3. INFORMATION ABOUT THE FIRM, ITS SERVICES AND REMUNERATION

There are specific pieces of information about the firm, our services and remuneration that we must provide to Retail Clients if we accepted Retail Clients. We are obliged to provide information on these areas to all clients but the level of detail, medium and timing of the provision is less specific for those clients that are not Retail Clients.

4. APPROPRIATENESS

For transactions where we do not provide you with a personal recommendation (e.g. an execution only trade), we may be required to assess whether the transaction is appropriate for you. In these instances we are entitled to assume that, in relation to the products, transactions and services for which you are classified as an Elective Professional Client, you have the necessary level of experience and knowledge to understand the risks involved in the transaction.

5. DEALING

When providing Best Execution to you as an Elective Professional Client, price is likely to be of high relative importance. However we are not obliged to determine the best possible result in terms of the total consideration,

representing the price of the financial instrument and the costs related to execution, although this will be one of the factors that we will consider. Furthermore, where there is more than one competing venue to execute an order we do not have to consider our own commissions and costs relating to each of the eligible execution venues when assessing which to use in order to provide best execution.

6. REPORTING INFORMATION TO CLIENTS

When providing confirmation that we have carried out your order, the timeframe we have to do so is greater than if you were a Retail Client.

7. FINANCIAL OMBUDSMAN SERVICE

You should note that the services of the Financial Ombudsman Service may not be available to you as an Elective Professional Client.

It should be noted that you have the right to request a different client classification and are responsible for keeping EBC informed about any change that could affect your categorisation as an Elective Professional Client.

QUALITATIVE TEST

EBC Financial Group Investments Limited will review the client's expertise, experience and knowledge details provided in this Account Opening Form and will decide if the client is capable of making his or her own investment decisions and understanding the risks involved. If the client is an entity, the qualitative will be performed in relation to the person authorised to carry out transactions on its behalf.

QUANTITATIVE TEST

The client must satisfy at least two of the following:

Please tick the appropriate box and supply supporting documentation.

The client has carried out transactions, in significant size, on the relevant market(s), at an average frequency of 10 per quarter over the previous 4 quarters.	Yes	No
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The size of the client's financial instrument portfolio, defined as including cash deposits and financial instruments, exceeds EUR 500,000.	Yes	No
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The client works or has worked in the financial sector for at least one year in a professional position which requires knowledge of the transactions envisaged.	Yes	No
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We will request documentary evidence.

ELECTIVE PROFESSIONAL DECLARATION

We wish to be classified as an Elective Professional client under FCA rules. We are aware that being treated as an elective professional client affords less investor protection than being classified as a retail client.

We confirm we fully understand that our monies / assets will be subject to a Title Transfer Collateral Agreement which means that ownership of such monies/ assets will be transferred to EBC.

We hereby confirm by signing below that we have read and agree to the contents of Appendix A, in particular, points 1 to 7. We are aware that being treated as an Elective Professional Client affords less investor protection than being treated as a Retail Client. We also agree to keep EBC informed of any changes in our circumstances that could affect our categorisation as an Elective Professional Client

Account Name:

Signed:

Name:

Position:

Date:

APPENDIX B

PER SE PROFESSIONAL CLIENT

Each of the following is a Per Se Professional Client unless and to the extent it is an Eligible Counterparty or is given a different categorisation.

1. An entity required to be authorised or regulated to operate in the financial markets. The following list includes all authorised entities carrying out the characteristic activities of the entities mentioned, whether authorised by an EEA State or a third country and whether or not authorised by reference to a directive:
 - Credit institutions
 - Investment firms
 - Other authorised or regulated financial institutions
 - Insurance companies
 - Collective investment schemes and their management companies
 - Pension funds and their management companies
 - Commodity and commodity derivative dealers
 - Locals
 - Other institutional investors
2. In relation to MiFID or equivalent third country business a large undertaking meeting two of the following size requirements on a company basis:
 - Balance sheet total of EUR 20,000,000
 - Net turnover of EUR 40,000,000
 - Own funds of EUR 2,000,000
3. In relation to business that is not MiFID or equivalent third country business a large undertaking meeting any of the following conditions:
 - A body corporate (including a limited liability partnership) which has (or any of whose holding companies or subsidiaries has) (or has had at any time during the previous two years) called up share capital or net assets of at least £5 million (or its equivalent in any other currency at the relevant time)
 - An undertaking that meets (or any of whose holding companies or subsidiaries meets) two of the following tests:
 - a balance sheet total of EUR 12,500,000
 - a net turnover of EUR 25,000,000
 - an average number of employees during the year of 250

- A partnership or unincorporated association which has (or has had at any time during the previous two years) net assets of at least £5 million (or its equivalent in any other currency at the relevant time) and calculated in the case of a limited partnership without deducting loans owing to any of the partners
 - A trustee of a trust (other than an occupational pension scheme, SSAS, personal pension scheme or stakeholder pension scheme) which has (or has had at any time during the previous two years) assets of at least £10 million (or its equivalent in any other currency at the relevant time) calculated by aggregating the value of the cash and designated investments forming part of the trust's assets, but before deducting its liabilities
 - A trustee of an occupational pension scheme or SSAS, or a trustee or operator of a personal pension scheme or stakeholder pension scheme where the scheme has (or has had at any time during the previous two years):
 - ◆ at least 50 members; and
 - ◆ assets under management of at least £10 million (or its equivalent in any other currency at the relevant time)
 - A local authority or public authority.
4. National and regional governments, public bodies that manage public debt, central banks and international and supranational institutions.
 5. Other institutional investors whose main activity is to invest in financial instruments, including entities dedicated to the securitisation of assets or other financing transactions.

Please ensure to attach appropriate evidence to support categorisation

APPENDIX C

ELIGIBLE COUNTERPARTIES

1. An eligible counterparty is a client that is either a per se eligible counterparty or an elective eligible counterparty.
2. A client can only be an eligible counterparty in relation to eligible counterparty business.

Each of the following is a per se eligible counterparty (including an entity that is not from an EEA state that is equivalent to any of the following) unless and to the extent it is given a different categorisation under this chapter:

1. An investment firm
2. A credit institution
3. An insurance company
4. A collective investment scheme authorised under the UCITS Directive or its management company
5. A pension fund or its management company
6. Another financial institution authorised or regulated under European Community legislation or the national law of an EEA State
7. An undertaking exempted from the application of MiFID under either Article 2(1) (k) (certain own account dealers in commodities or commodity derivatives) or Article 2(1) (l) (locals) of that directive
8. A national government or its corresponding office, including a public body that deals with the public debt
9. A central bank
10. A supranational organisation

A firm may treat a client as an elective eligible counterparty if:

1. The client is an undertaking and:
 - Is a per se professional client (except for a client that is only a per se professional client because it is an institutional investor under COBS 3.5.2 R (5)) and, in relation to business other than MiFID or equivalent third country business:
 - ◆ Is a body corporate (including a limited liability partnership) which has (or any of whose holding companies or subsidiaries has) called up share capital of at least £10 million (or its equivalent in any other currency at the relevant time); or
 - ◆ Meets the criteria in the rule on meeting two quantitative tests (COBS 3.5.2 R (3)(b)); or
 - Requests such categorisation and is an elective professional client, but only in respect of the services or transactions for which it could be treated as a professional client; and
2. The firm has, in relation to MiFID or equivalent third country business, obtained express confirmation from the prospective counterparty that it agrees to be treated as an eligible counterparty.

Please ensure to attach appropriate evidence to support categorisation

