

Your Account Number: **RK_____D***
**Please quote this on all payments and correspondence*

Funding Your Account

Deposits should be made payable to Pershing Securities Limited. Raymond James Investment Services Limited (Raymond James) has appointed Pershing Securities Limited (PSL) as custodian of your assets. Further information on PSL is available in our Terms of Business which your wealth manager has provided to you.

Please quote your account reference including the D suffix (e.g. RKXX####D) in full on **all deposits**. Failure to provide the full reference may result in delays in crediting your account, or a rejection of the payment.

Please note that Raymond James and PSL do not allow third party deposits. This means that monies paid into the Raymond James account must be from an account in the same name as the Raymond James account holder/s, or the name of one of the joint account holders if a joint bank account. Payments made by a third party will typically be rejected. If you are unsure as to whether a payment will be acceptable or not, please discuss with your wealth manager.

Methods of Deposit

1. Electronic Bank Transfer

You may instruct your bank to wire monies into your Raymond James account once your account has been opened. You can select a standard BACS payment which takes 3 working days to clear. Alternatively you can select a same day CHAPS payment although your bank may charge you for this. We can also accept Faster Payments if your bank can send monies via this service.

The bank details that you should provide to your bank for a Sterling deposit are below:

GBP Deposits

Account Name	Pershing Securities Limited Client Hub Account
Bank Name	Royal Bank of Scotland
Sort Code	16 04 00
Account Number	31266302
Reference	RKXX### D
SWIFT code	RBOSGB2LXXX
IBAN	GB27 RBOS 160400 31266302

If you would like to wire Euros or US dollars into your account, please speak with your wealth manager.

2. Cheques

Raymond James will accept deposits by cheque. **Please make any cheques payable to ‘Pershing Securities Limited Re: [Your Account Number e.g. RKXX### D]’.** Cheques should be sent to your wealth manager who will deliver them to Raymond James. Please note:

- Cheques that are not made payable to Pershing Securities Limited, but are endorsed by the payee on the back, will NOT be accepted
- Post dated cheques will not be accepted
- When submitting building society cheques or bankers drafts please ensure they are made payable to “Pershing Securities Limited – re client name”

Note on Individual Savings Accounts (ISAs)

If you have already opened an ISA Account with Raymond James and you wish to make a subscription for the current tax year, please follow the Funding Your Account guidelines above, and notify your wealth manager when the payment has been made. If you are wiring in money to fund your ISA, please quote your account reference with the D suffix and notify your wealth manager that the monies have been sent in.

If you would like to open an ISA account with Raymond James, please speak with your wealth manager.

Withdrawing Funds from Your Account

Raymond James will only make payments to a designated bank account in the name of the account holder/s. Raymond James will not normally make any third party payments.

Raymond James requires confirmation of your bank details in writing. You may have done this by completing the relevant section in the account opening form. If not, your wealth manager can provide you with a form to complete, sign and return to him/her. Raymond James is unable to release monies to a bank account unless we have received the original signed instruction from you.

If you would like a one off withdrawal from your account, please contact your wealth manager, specifying the amount, method of payment, and a reason for the payment.

Methods of Payment

1. Electronic Bank Transfer

It is possible for monies to be electronically transferred from your Raymond James account to your designated bank account. There are three options:

BACS	3 working days	There is no charge for this service.
Same Day Payment within the UK	Same day	There is a charge for this service. Please refer to the Charges section on our website https://www.rjis.co.uk/legal-regulatory/rates_and_charges for details.
Foreign payment (SWIFT)		<p>There is a charge for this service. Please refer to the Charges section on our website https://www.rjis.co.uk/legal-regulatory/rates_and_charges for details.</p> <p>If you would like Raymond James to make a foreign payment, for example to a designated Euro bank account, you must ensure you have provided all the relevant routing instructions.</p>

2. Cheque

Cheque disbursement (£, \$, €). There is a charge for this service. Please refer to the Charges section on our website https://www.rjis.co.uk/legal-regulatory/rates_and_charges for details.

Notes

It is important to remember that your account with Raymond James is not a bank account. You have established this account in order for Raymond James to provide portfolio management, investment advice and execution services to you. Raymond James and PSL are investment companies and do not provide banking services. You may therefore notice a difference in the way in which your Raymond James account operates compared to your bank account, especially in the rules regarding deposits and withdrawals to or from third parties, as explained in this document.

If you have any questions please speak with your wealth manager.