

## FUNDING AND WITHDRAWING MONEY

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Raymond James has compiled this fact sheet to help address questions you as investors may have about funding and withdrawing monies from accounts held at Pershing Securities Limited. If you have any additional questions, don't hesitate to contact your wealth manager.

**Your Account Number: RK\_\_\_\_\_D\***

\*Please quote this on all payments and correspondence

### Funding your account

Raymond James Investment Services Limited has appointed Pershing Securities Limited as custodian of your assets. Further information on Pershing is available in our Terms of Business which your wealth manager has provided to you. Deposits should be made payable to Pershing Securities Limited. Please quote your account number 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 Pershing do not allow third party deposits. This means that monies paid into your 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

#### 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

<b>Account Name:</b>	Pershing Securities Limited Client Hub Account
<b>Bank Name:</b>	Royal Bank of Scotland
<b>Sort Code:</b>	16 04 00
<b>Account Number:</b>	31266302
<b>Reference:</b>	RKXX####D (your Raymond James Account)
<b>SWIFT code:</b>	RBOSGB2LXXX
<b>IBAN:</b>	GB27 RBOS 160400 31266302

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

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## CHEQUES

Raymond James will accept deposits by cheque. All cheques, regardless of currency, should be made payable to: 'Pershing Securities Limited' and should be sent to Raymond James Investment Services, FAO Ops Admin. The 'RK' account number should be written on the reverse of the cheque.

Cheques that are not made payable Pershing Securities Limited, but are endorsed by the payee on the back, will NOT be accepted. Post-dated cheques will also not be accepted and will be returned immediately to the branch or firm.

## Withdrawing Funds from Your Account

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

Your bank account details can be provided by completing the relevant section on your account opening form(s) or by completing a bank details add/change form which your wealth manager can provide you with. In order for us to amend any bank account details held we require an original signed instruction from you.

If you would like to withdrawn funds from your account please contact your wealth manager specifying the amount, method of payment and a reason for the payment.

## Method of Payment: Electronic Bank Transfer

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

<b>BACS</b>	Three working days	There is no charge for this service
<b>Same day payment within the UK</b>	Same day	There is a charge for this service. Please refer to the Charges section on our website <a href="https://www.raymondjames.uk.com/legal-regulatory/rates-and-charges/">https://www.raymondjames.uk.com/legal-regulatory/rates-and-charges/</a> for details

## IMPORTANT NOTE

It is important to remember that your account with Raymond James is not a bank account. Raymond James is an investment company and does 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.**

Raymond James Investment Services Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority Registered in England and Wales No. 3779657 Registered office Ropemaker Place 25 Ropemaker Street London EC2Y 9LY Pershing Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority.

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