

APPLICATION (UK) FOR INTERMEDIARY ADVISED CLIENTS

Kleinwort Hambros use only

Account name	
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APPLICATION (UK) FOR INTERMEDIARY ADVISED CLIENTS

Kleinwort Hambros

Throughout this 'Application (UK) for Intermediary Advised Clients', and unless indicated otherwise, all references to 'Kleinwort Hambros', 'we', 'us' or 'our' shall be construed as references to SG Kleinwort Hambros Bank Limited of One Bank Street, Canary Wharf, London E14 4SG, being the branch that will provide you with the particular client service you have selected.

If you are or become a 'Dual Service Client', you may choose to receive services from us and from one of the following branches within the Kleinwort Hambros group (each a **KH branch**),

UK

SG Kleinwort Hambros Bank Limited
One Bank Street, Canary Wharf
London E14 4SG

Gibraltar

SG Kleinwort Hambros Bank Limited, Gibraltar Branch
Unit 5.02, Madison, Midtown, Queensway
Gibraltar GX11 1AA

Jersey

SG Kleinwort Hambros Bank Limited, Jersey Branch
PO Box 78, SG Hambros House
18 Esplanade, St Helier
Jersey JE4 8PR

Guernsey

SG Kleinwort Hambros Bank Limited, Guernsey Branch
PO Box 6, Hambro House
St Julian's Avenue, St Peter Port
Guernsey GY1 3AE

Document Guide

How to Complete this Application (UK) for Intermediary Advised Clients	p3
Section A – Our Services	p4
• Discretionary Portfolio Management Service and Custody Service	p4
• Income Payments	p5
Section B – Risk Profiles of Discretionary Portfolio Management Strategies	p5
Section C – Discretionary Portfolio Management Strategies	p7
Section D – Investment Restrictions and Additional Instructions	p8
Section E – Distribution of Communications	p9
Section F – Confirmation of Mandate	p11
• Private Individual(s)	p11
• Corporate Entity(ies)	p12
• Trustee (Individual(s))	p13
• Trustee (Corporate Entity(ies))	p13
Section G – Financial Intermediary Authority	p14
Financial Services Compensation Scheme	p15

APPLICATION (UK) FOR INTERMEDIARY ADVISED CLIENTS

Discretionary Portfolio Management Service and Custody Service

How to Complete this Application

Please read this Application and the enclosed Terms of Business carefully. For your own benefit and protection you should ensure that you understand the Application, the Terms of Business and all other documents referred to within them.

If you do not understand any point please ask us for further information. Once you are happy that you have understood the documents, please confirm that you agree to them by:

- completing all Sections of the Application as specified;
- signing Section F Confirmation of Mandate; and
- signing the letter at Section G which gives us authority to speak to your Financial Intermediary.

It is essential that you complete all information accurately and comprehensively, in order that we can give you the best possible service.

The completed and signed Application represents your mandate to us and sets the scope of our authority to make investment decisions for you and enter into transactions with you and on your behalf.

Important additional documents you must read:

The following additional documents are enclosed with this Application or, where appropriate, will be sent to you:

- Kleinwort Hambros Terms of Business for Banking and Investment Services (the **Terms of Business**).
These describe in more detail the services that we provide and the terms and conditions that apply to them;
- Kleinwort Hambros Charging Structure;
- Other – Any supplementary documents relating to specific services or investments.

You should take the time to read and understand and complete each of the documents listed above. If you do not understand any matter referred to in them, please ask us for further information.

This Application, the Terms of Business and the other documents listed above, together form a legal agreement defining our relationship with you.

SECTION A OUR SERVICES

This Application is for our Discretionary Portfolio Management Service and Custody Service

Details of this service are provided in the Terms of Business. After reading the information, please indicate that you wish to receive this service by completing this Section. Requesting a service does not necessarily mean that we will be in a position to provide you with that service. We are entitled to refuse to provide you with the requested service.

Should you wish to change the service being provided to you, please inform your financial adviser (the **Financial Intermediary**) who will be happy to discuss this with you. Depending upon the nature of the change we may require you to complete an additional or replacement Application.

You will use our Custody Service under the Terms of Business, unless you have indicated in the section below headed 'For Dual Service Clients Only' that you wish to appoint a KH branch in another jurisdiction to provide you with that service.

Our Clients

Our investment services are provided to private individuals, trusts, corporations and other legal entities.

Our Regulatory Status

We are authorised in the UK by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA. We are authorised and regulated in the UK under firm number 119269.

Discretionary Portfolio Management Service

You will have received investment advice from your Financial Intermediary on the suitability of the investments selected and they will have provided a recommendation based on your personal objectives and risk profile. Your Financial Intermediary will regularly review your situation to ensure that the investments remain suitable for you.

Kleinwort Hambros will actively manage your investments based on the requirements you have stated within this Application, and will be responsible for ensuring that the portfolio is consistent with the required strategy. Your portfolio will have exposure to a combination of equities, fixed income, alternative assets and cash either through direct investment or indirectly through funds and other instruments. The combination will be chosen specifically to meet your own risk profile and preferences.

Kleinwort Hambros' strategic asset allocation models are designed to deliver either the best return within your personal risk tolerance, or the lowest risk profile for the returns you are aiming to achieve.

The Discretionary Portfolio Management Service is best suited to you if you have more than GBP 250,000 to invest.

If you wish to receive the Discretionary Portfolio Management Service, please complete the request.

I request the following:

Discretionary Portfolio Management Service

In respect of the following assets/accounts/portfolios

For Dual Service Clients Only

For those Kleinwort Hambros clients who choose to receive investment advice and/or discretionary investment management services in respect of their assets in one primary jurisdiction and who appoint a KH branch in another jurisdiction (the non-primary jurisdiction) to provide custody and settlement services for those assets.

Which Branch do you Wish to Provide Custody and Settlement Services for this/these Account(s)?

Jersey

Guernsey

Gibraltar

SECTION A OUR SERVICES

Income Payments

Destination of income payment:

Transferred to my/our portfolio capital account for reinvestment

Paid to my/our bank account as detailed in the Clients Services Questionnaire

Frequency of income payments

Quarterly

Monthly

Annually

Date

Accumulated on dividend account pending my/our ad hoc instruction

SECTION B RISK PROFILES OF DISCRETIONARY PORTFOLIO MANAGEMENT STRATEGIES

Risk Profile

Under our Discretionary Portfolio Management Service, Kleinwort Hambros offers a range of investment strategies targeting different levels of risk. The strategies are risk-rated from 3 to 5, where 3 is intended to be the lowest level of risk and 5 the highest. Risk in this context is measured in terms of the annualised volatility of monthly returns. For each strategy, our target risk level is roughly equivalent to the long-run historical observed volatility of the benchmark allocation for that strategy.

You should discuss the risk ratings with your Financial Intermediary for further details.

Allocation and Currency

The equity component of each strategy will invest globally, typically with no bias to any geographic region, market or currency. The fixed income component (i.e. the allocation to government or corporate bonds) will aim to make a significant allocation to the currency of the strategy, but may invest in any other currency. Underlying currency exposure in portfolios will vary from time to time.

Changes in the rate of exchange may have an adverse effect on the value, price and income of investments.

SECTION B RISK PROFILES OF DISCRETIONARY PORTFOLIO MANAGEMENT STRATEGIES

Risk Profile Scores

Risk Score	Objective	Potential Investment Instruments	Indicative Equity Allocation	¹ Historical Worst/Best 12 Months of Indicative Asset Allocation	² Historical Maximum Drawdown of Maximum Risk Asset Allocation	³ Expected Maximum Risk (Loss)
3	<p>LOW TO MEDIUM RISK</p> <p>You are looking to achieve capital growth and/or income, and you are willing to invest a limited part of your portfolio in risky assets.</p> <p>Recommended investment time horizon: 5 years.</p>	<p>Bonds</p> <p>Equities</p> <p>Hedge Funds</p> <p>Commodity Funds</p> <p>Property Funds</p> <p>Structured Products</p>	25% Equity	-9% / +22%	-19%	15%
4	<p>MEDIUM RISK</p> <p>You are looking to achieve capital growth and/or income and you are willing to invest a substantial part of your portfolio in risky assets.</p> <p>Recommended investment time horizon: 5 years</p>	<p>Bonds</p> <p>Equities</p> <p>Hedge Funds</p> <p>Commodity Funds</p> <p>Property Funds</p> <p>Structured Products</p>	50% Equity	-16% / +29%	-35%	25%
5	<p>HIGH RISK</p> <p>Your objective is to maximise the performance of your portfolio in the long term. You are willing to invest a substantial part of the portfolio in risky assets. You are unlikely to need to draw upon the assets in your portfolio in the medium to long term.</p> <p>Recommended investment time horizon: 7 years</p>	<p>Bonds</p> <p>Equities</p> <p>Hedge Funds</p> <p>Commodity Funds</p> <p>Property Funds</p> <p>Structured Products</p>	75-100% Equity	-30% / +46%	-49%	>25%

¹Historical worst/best 12 months of indicative asset allocation

Based on either 100% GBP cash or an indicative asset allocation (i.e. Fixed Income, Conservative, Balanced, Growth or Equity), these figures show the worst/best historical returns over a rolling 12-month period during the past 20 years. These historical figures are derived from monthly market index returns. Asset allocation is the process of dividing the money invested across different investments.

²Historical maximum drawdown of maximum risk asset allocation

Maximum drawdown is the largest peak-to-trough decline over a specified period, in this case 20 years. For risk levels 2-4, these figures are calculated based on the indicative asset allocation flexed to have up to 20% more equity, capped at 100%. These historical figures are derived from monthly market index returns.

³Expected maximum risk (loss)

We measure risk in discretionary portfolios on an on-going basis. We use Value at Risk (VaR) to estimate the current level of risk being taken in portfolios and to manage that risk as necessary. Our VaR methodology informs us that in 95% of all 12 month periods (i.e. 19 out of every 20) we estimate this type of portfolio may make a loss up to the stated figure. For example, an Expected Maximum Risk figure of 15%, means that we estimate (with a 95% confidence) the loss will not exceed 15%. This does not mean that losses can never exceed the stated figure.

Past performance is not a guide to future performance and the value of investments can fall as well as rise.

SECTION C DISCRETIONARY PORTFOLIO MANAGEMENT STRATEGIES

These are the Kleinwort Hambros strategies available to you and your Financial Intermediary under our Discretionary Portfolio Management Service.

Please tick one box only below to indicate the investment objective that you wish us to follow. It is of the utmost importance that you select an objective that is appropriate for your needs. You should discuss this matter with your Financial Intermediary who will be able to explain these choices to you in further detail.

(The equity percentages set out below give an indication of the normal range of equity weightings that we expect to employ in order to achieve the relevant investment objective.)

Risk Score	Dynamic Planner* Risk Rating	Strategy Objectives	
3 Low to medium risk	3	CONSERVATIVE STRATEGY The primary investment objective of the Conservative strategy is to preserve purchasing power relative to the rate of inflation, while accepting a relatively lower level of risk similar to the long-run historical risks of investing in a blended portfolio of 75% bonds and 25% equities.	<input type="checkbox"/>
	4	BALANCED STRATEGY The primary investment objective of the Balanced strategy is to generate a real return exceeding the rate of inflation, while accepting a relatively moderate level of risk similar to the long-run historical risks of investing in a blended portfolio of 50% bonds and 50% equities.	<input type="checkbox"/>
4 Medium risk	4	INCOME STRATEGY The primary investment objective of the Income strategy is to deliver an attractive and growing level of income over time. While capital growth is secondary, it aims to grow client's capital ahead of inflation over the long term. The strategy aims to generate a real return ahead of inflation, while accepting a relatively moderate level of risk similar to the long-run historical risks of investing in a blended portfolio of 50% bonds and 50% equities.	<input type="checkbox"/>
	5	GROWTH STRATEGY The primary investment objective of the Growth strategy is to generate a real return exceeding the rate of inflation, while accepting a relatively higher level of risk similar to the long-run historical risks of investing in a blended portfolio of 25% bonds and 75% equities.	<input type="checkbox"/>
5 High risk	5	EQUITY STRATEGY The primary investment objective of the Equity strategy is to generate a real return significantly exceeding the rate of inflation, while accepting a level of risk similar to the long-run historical risks of investing in a portfolio of 100% equities.	<input type="checkbox"/>

Investments may be subject to market fluctuations and the price and value of investments and the income derived from them can go down as well as up. Your capital may be at risk and you may not get back the amount you invest.

*Dynamic Planner is an independent risk profiling service which enables an accurate assessment of the expected risk characteristics of an investment fund or model portfolio over the longer term.

SECTION D INVESTMENT RESTRICTIONS AND ADDITIONAL INSTRUCTIONS

You or your Financial Intermediary may give us specific investment restrictions or additional investment instructions in respect of your portfolio which we will abide by.

The imposition of specific or general restrictions may alter the risk profile of your portfolio, and may mean that we are unable to follow our in-house investment models when investing for your portfolio. Some restrictions cannot be applied to or effectively observed in respect of investing indirectly in assets of any description under collective investment schemes. Please contact your Financial Intermediary if you wish to discuss the risk implications of any restrictions that you may wish to establish.

Please state below any investment restrictions you wish us to observe and any additional investment instructions (e.g. if you would like us to adopt a bespoke investment strategy not listed above, or a particular implementation style):

SECTION E DISTRIBUTION OF COMMUNICATIONS

The following documents are available to be sent to your chosen address.

General correspondence includes payment advices, deposit notifications, corporate action notices etc., as well as all general communications about the account.

Valuations include portfolio performance.

Contract notes are sent after each transaction. These must be sent for regulatory purposes. For tax reasons it may be advisable to retain these for seven years after the holding has been disposed of. Most accountants/tax advisers now prefer to receive a copy of the cash statements rather than copy contract notes.

Consolidated tax report is the equivalent of all the dividend vouchers for the previous fiscal year. It is included with one copy of the End of Year Listing and will be required for the completion of your tax return.

Market Pulse is a quarterly economic summary produced by Kleinwort Hambros' Chief Investment Officer. It provides an insight into the world economic situation and the thought processes behind Kleinwort Hambros' investment strategy. It is a general publication, not specific to individual clients.

Please write the name and address of the recipient(s) in the first column.

Please indicate the number of copies of each type of document you would like sent to each address.

Recipient 1		Documents
Name		General correspondence <input type="checkbox"/>
Address		Valuations <input type="checkbox"/>
		Contract notes <input type="checkbox"/>
	Postcode	Consolidated tax report <input type="checkbox"/>
		Market Pulse <input type="checkbox"/>

Recipient 2		Documents
Name		General correspondence <input type="checkbox"/>
Address		Valuations <input type="checkbox"/>
		Contract notes <input type="checkbox"/>
	Postcode	Consolidated tax report <input type="checkbox"/>
		Market Pulse <input type="checkbox"/>

Recipient 3		Documents
Name		General correspondence <input type="checkbox"/>
Address		Valuations <input type="checkbox"/>
		Contract notes <input type="checkbox"/>
	Postcode	Consolidated tax report <input type="checkbox"/>
		Market Pulse <input type="checkbox"/>

SECTION E DISTRIBUTION OF COMMUNICATIONS

Recipient 4		Documents
Name		General correspondence <input type="checkbox"/>
Address		Valuations <input type="checkbox"/>
		Contract notes <input type="checkbox"/>
Postcode		Consolidated tax report <input type="checkbox"/>
		Market Pulse <input type="checkbox"/>

Recipient 5		Documents
Name		General correspondence <input type="checkbox"/>
Address		Valuations <input type="checkbox"/>
		Contract notes <input type="checkbox"/>
Postcode		Consolidated tax report <input type="checkbox"/>
		Market Pulse <input type="checkbox"/>

SECTION F CONFIRMATION OF MANDATE

This Application, the Terms of Business and the other documents referred to in those documents, together form a legal agreement defining our relationship with you. These documents set out the scope of our authority to make investment decisions for you and enter into transactions with you and on your behalf.

MANDATE

Please do **NOT** sign this mandate unless you are satisfied that:

- i. you have read this Application, the Terms of Business and the other documents referred to in them;
- ii. you have been able to ask us any questions you may have about them; and
- iii. you wish to be bound by them.

If you intend to open a joint account with us, all joint account holders must sign below to signify assent to this mandate.

To SG Kleinwort Hambros Bank Limited

- I/We confirm that in addition to this Application, I/we have received the Terms of Business, Privacy Notice, Order Execution Policy summary, and Charging Structure;
- I/We understand and agree that if I/we, as a Dual Service Client, choose to receive investment advice and/or discretionary management services in respect of my/our assets from you and appoint a KH branch in another jurisdiction to provide me/us with custody and settlement services for those assets, you will arrange for that KH branch to contact me/us to complete the application process for those other services;
- I/We confirm that the Financial Intermediary has taken me/us through this Application and that all the details provided by me/us in this Application are true and correct to the best of my/our knowledge and belief;
- I/We have read, in particular, Clauses 14 ('Execution of Orders') and 15 ('Client Limit and Stop-Loss Orders') of the Investment Services and Wealth Planning Schedule to the Terms of Business, and agree:
 - that Kleinwort Hambros may execute transactions outside a regulated market or multilateral trading facility as set out in Clause 14;
 - to Kleinwort Hambros' Order Execution Policy as referred to in Clause 14; and
 - that certain unexecuted client limit orders should not be made public as set out in Clause 15;
- I/We confirm that I/we have been provided with the opportunity to raise any questions or clarify any matters relating to both the Terms of Business and this Application prior to signing it;
- I/We agree that by signing this Application I/we will be bound by the Terms of Business, as amended from time to time;
- I/We acknowledge and understand that Kleinwort Hambros does not provide tax, legal or accounting advice, and confirm that I/we have taken my/our own advice as I/we deem appropriate before signing this Application; and
- I/We also confirm, subject to the content of this Application, that I am/we are entering into this mandate in my/our own name and for my/our own account.

Private Individual(s)

Applicant 1

Signature

Name

Date

DD / MM / YYYY

I confirm that I have received a copy of the depositor protection information sheet

Applicant 2 (if applicable)

Signature

Name

Date

DD / MM / YYYY

I confirm that I have received a copy of the depositor protection information sheet

SECTION F CONFIRMATION OF MANDATE

Private Individual(s)

Applicant 3 (if applicable)

Signature

Name

Date **DD / MM / YYYY**

I confirm that I have received a copy of the depositor protection information sheet

Applicant 4 (if applicable)

Signature

Name

Date **DD / MM / YYYY**

I confirm that I have received a copy of the depositor protection information sheet

Corporate Entity(ies)

Authorised Signatory 1

Signature

Name

For and on behalf of (name of corporate entity)

Date **DD / MM / YYYY**

We confirm for and on the behalf of the Corporate entity that we have received a copy of the depositor protection information sheet

Authorised Signatory 2 (if applicable)

Signature

Name

For and on behalf of (name of corporate entity)

Date **DD / MM / YYYY**

SECTION F CONFIRMATION OF MANDATE

Trustee(s) (Individual)

Trustee 1

Signature

Name

For and on behalf of (name of Trust)

Date

DD / MM / YYYY

As Trustee of the Trust I confirm that I have received a copy of the depositor protection information sheet.

Trustee 2 (if applicable)

Signature

Name

For and on behalf of (name of Trust)

Date

DD / MM / YYYY

As Trustee of the Trust I confirm that I have received a copy of the depositor protection information sheet.

Trustee(s) (Corporate Entity)

Authorised Signatory 1

Signature

Name

For and on behalf of (name of corporate entity)

As the trustee of (name of Trust)

Date

DD / MM / YYYY

We confirm for and on behalf of the corporate entity as Trustee of the Trust that we have received a copy of the depositor protection information sheet.

Authorised Signatory 2 (if applicable)

Signature

Name

For and on behalf of (name of corporate entity)

As the trustee of (name of Trust)

Date

DD / MM / YYYY

SECTION G FINANCIAL INTERMEDIARY AUTHORITY

You have been introduced to SG Kleinwort Hambros Bank Limited (the **Bank**) by your financial adviser (the **Financial Intermediary**) for the provision of certain services in respect of a portion of your overall wealth. The purpose of this letter is to describe the scope of the service provided to you by the Bank to complement those services provided to you by your Financial Intermediary.

In respect of your account(s) with the Bank, the Bank shall provide discretionary portfolio management services and, where applicable, custody services in accordance with this Application and the Bank's terms of business for banking and investment services (a copy of which has been provided to you) (the **Terms of Business**). Where the contents of this letter are inconsistent with the Terms of Business, this letter shall prevail.

Specific features of the arrangement are detailed below:

1. The Bank's responsibility is limited to discretionary portfolio management services and, where applicable, custody services solely in respect of the cash and investments held in and/or booked to your account with the Bank. For any advice that you may require concerning other assets or your other personal financial needs you should consult directly with the Financial Intermediary.
2. The Bank is not responsible for any advice given by the Financial Intermediary (including but not limited to advice concerning the acquisition by you of any investment product, pension or insurance product or the selection of any investment strategy, notwithstanding our role in managing the underlying investments of any such products or strategies). Further, the Bank is not responsible for ensuring that any such products or strategies remain suitable or appropriate to your personal circumstances in the future. The Bank will not provide a periodic assessment of the suitability of the services, products and strategies, either under Clause 7 of Part 3 of the Terms of Business or otherwise. Your Financial Intermediary is responsible for these matters.
3. The Bank will not monitor whether the Financial Intermediary adheres to guidelines (whether compulsory or otherwise) and regulations of regulatory bodies they may be subject to, or to other regulations which the Bank itself would ordinarily have to adhere to if it managed and/or advised you in respect of your assets in the absence of the Financial Intermediary.
4. You acknowledge and agree that, as part of its fees and charges, the Bank may facilitate the direct collection of fees payable to the Financial Intermediary from your portfolio (**Adviser Charging**) and will in such event pass such fees to the Financial Intermediary.

You confirm that the agreed level of Adviser Charging will be _____ % per annum and an initial charge of _____ %

5. Upon receipt of a written (including by electronic mail) and/or oral request from any officer or employee of the Financial Intermediary, the Bank shall provide to the Financial Intermediary such information and documentation relating to your account (including but not limited to account valuations) as may be requested from time to time.

This letter shall be governed by and construed in accordance with the laws of England and Wales.

Please sign and return to us the enclosed copy of this letter thereby acknowledging its contents.

Yours sincerely,
SG Kleinwort Hambros Bank Limited

I/We acknowledge and agree to the provisions of the services provided by the Bank as detailed in the above letter.

Signatory 1

Signatory 2

Signature

Signature

Name

Name

Date

DD / MM / YYYY

Date

DD / MM / YYYY

Financial Services Compensation Scheme

The UK head office and Gibraltar branch of SG Kleinwort Hambros Bank Limited are covered by the Financial Services Compensation Scheme (“FSCS”). Investors and depositors may be entitled to compensation under the Financial Services Compensation Scheme (“FSCS”) if Kleinwort Hambros cannot meet its obligations, depending on the circumstances of the claim. Most clients – including most individuals and businesses – are covered by the scheme, up to the limit of £85,000 per person. Full details of the scheme are available at: www.fscs.org.uk.

SG Kleinwort Hambros Bank Limited, Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme (the “JBDC Scheme”). The JBDC Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any five-year period. Full details of the JBDC Scheme and banking groups covered are available at: www.gov.je/dcs.

SG Kleinwort Hambros Bank Limited, Guernsey Branch is a participant in the Guernsey Banking Deposit Compensation Scheme (the “GBDC Scheme”). The GBDC Scheme offers protection for “qualifying deposits” up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any five-year period. Full details are available at: www.dcs.gg. For further information about the schemes (including the amounts covered and eligibility to claim), please contact your Private Banker.

Jersey and Guernsey do not have compensation schemes in relation to investment services. However UK-regulated mortgage business conducted by SG Kleinwort Hambros Bank Limited is covered by the FSCS if you were resident in the UK at the time the service was provided.



In relation to investment services, compensation will be payable, however, only in circumstances where we have been in default to you of our obligations. It will not be available merely because your investments have not performed as well as you had expected unless we are somehow at fault.

For further information about the schemes (including the amounts covered and eligibility to claim) please contact your Private Banker or refer to the FSCS website: <http://www.fscs.org.uk>.

The FSCS – Structured Products

Investments in structured products will not benefit from protections provided by the FSCS.

This means that, in general, the FSCS will not pay compensation to investors in the event of the failure of the issuer of such structured products. Where they apply to these products, any guarantee obligations on the issuer are also not covered by the FSCS.

However, investors may be eligible to claim compensation under the FSCS if, due to failure or insolvency, SG Kleinwort Hambros Bank Limited is unable to meet claims against it for negligent advice or mis-selling in respect of a structured product of which it is the distributor and provider of advice.

SG Kleinwort Hambros Bank Limited

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