

# Aberdeen UK OEIC Fund Range

Supplementary Information Document ('SID')  
and Application Forms

July 2012



# Contact Details

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## ABOUT OUR WEBSITE

Our website contains a wealth of information on our funds and investment approach, including Key Investor Information for all of the funds available for investment. You can invest online and access fund performance and pricing information.

[www.aberdeen-asset.co.uk/retail](http://www.aberdeen-asset.co.uk/retail)

[www.aberdeenukprices.com](http://www.aberdeenukprices.com)

## HOW TO CONTACT US

### **Aberdeen Unit Trust Managers Limited**

Freepost RLTZ-CKGZ-ESTA

PO Box 9029

Chelmsford

CM99 2WJ

### **Investors:**

Please contact our Customer Services Department

Telephone: 0845 300 2890

Fax: 0870 888 3037

E-mail: [customer.services@aberdeen-asset.com](mailto:customer.services@aberdeen-asset.com)

### **Financial Advisers:**

Please contact our Broker Desk

Telephone: 0800 592 487

E-mail: [broker.desk@aberdeen-asset.com](mailto:broker.desk@aberdeen-asset.com)

### **Dealing lines - OEIC/ISA Applications**

Tel: 0800 833 580

Fax: 0870 888 3036

Telephone calls may be recorded.

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# Introduction

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## ABOUT THIS DOCUMENT

This Supplementary Information Document (SID) contains useful and practical information about investing in the Aberdeen Investment Funds ICVC (the 'Aberdeen OEIC') and its sub-funds (the 'Funds').

We offer you the opportunity to invest in Class A Shares of the Funds directly or through an Individual Savings Account ('ISA').

You should read this SID together with the Key Investor Information documents (the 'KIIDs') for the Funds that interest you.

For further information about the Funds themselves, please refer to the Prospectus which can be obtained by contacting us.

All information contained within this document was correct at the time of publication. However, we strongly recommend that you visit [www.aberdeen-asset.co.uk/retail](http://www.aberdeen-asset.co.uk/retail) for further information as the very latest information will always be available there.

Please note that you should not interpret anything in this SID as financial advice.

## WHAT IS A KIID?

The KIID is a document that has been introduced for investment funds known as 'UCITS'<sup>A</sup> throughout the European Union. The KIID provides you with important fund information that you need to consider carefully in order to make an informed investment decision. When you invest with us, we will ask you to confirm that you have received the latest KIID for each fund that you have chosen.

The KIID includes information on investment objectives, risks, past performance and other practical information.

## HOW CAN I GET FURTHER INFORMATION?

For more information relating to these funds please contact us (details are listed inside the front cover) or your financial adviser. All documentation, including the Prospectus, annual or half-yearly report and accounts and application forms, are available from our website and our Customer Services Department.

From our website you can also register to receive our latest fund manager presentations, market outlooks and Aberdeen's monthly fund factsheets.

If you require a copy of this SID in large text format, braille or on audiotape, please contact our Customer Services Department.

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<sup>A</sup> 'UCITS' stands for Undertakings for Collective Investment in Transferable Securities

# General Information

## WHAT IS AN OEIC?

An OEIC is an open-ended investment company whose business is investing in shares, securities and other funds on behalf of investors. An OEIC can also be known as an ICVC. They are known as 'open-ended' funds because each fund's size will increase or decrease depending on the levels of investments and sales at any particular time.

When you invest in an OEIC your money is pooled with that of other investors in that fund. Your holdings in an OEIC are known as 'shares' and the price of shares is based on the underlying value of the investments your chosen fund has invested in.

## THE ABERDEEN FUNDS

The following Funds are available in the Aberdeen OEIC:

Fund	Income Payment Dates
Aberdeen American Equity Fund	31 Oct
Aberdeen Asia Pacific Fund	31 Oct
Aberdeen Asia Pacific and Japan Fund	31 Oct
Aberdeen Cash Fund <sup>B</sup>	30 Apr, 31 Jul, 31 Oct, 31 Jan
Aberdeen Corporate Bond Fund	30 Apr, 31 Jul, 31 Oct, 31 Jan
Aberdeen Emerging Markets Fund	31 Oct
Aberdeen Emerging Markets Bond Fund	Last business day of each month
Aberdeen Ethical World Fund	30 Apr, 31 Oct
Aberdeen European Equity Fund	31 Oct
Aberdeen European Frontiers Fund	31 Oct
Aberdeen European Smaller Companies Fund	31 Oct
Aberdeen High Yield Bond Fund	Last business day of each month
Aberdeen Japan Growth Fund	31 Oct
Aberdeen Latin American Equity Fund	31 Oct
Aberdeen Managed Distribution Fund	30 Apr, 31 Jul, 31 Oct, 31 Jan
Aberdeen Multi-Asset Fund	30 Apr, 31 Oct
Aberdeen Property Share Fund	30 Apr, 31 Oct
Aberdeen Responsible UK Equity Fund	30 Apr, 31 Oct
Aberdeen UK Equity Fund	30 Apr, 31 Oct
Aberdeen UK Equity Income Fund	30 Apr, 31 Oct
Aberdeen UK Mid-Cap Fund	30 Apr, 31 Oct
Aberdeen UK Smaller Companies Fund	30 Apr, 31 Oct
Aberdeen World Equity Fund	30 Apr, 31 Oct
Aberdeen World Growth and Income Fund	30 Apr, 31 Jul, 31 Oct, 31 Jan

<sup>B</sup> Aberdeen Cash Fund does not qualify for Stocks & Shares ISA investment.

Details of these funds, including their investment objectives and policies are available in the KIIDs and Prospectus.

## THE ABERDEEN STOCKS AND SHARES ISA

An Individual Savings Account (ISA) offers tax efficient investment into the Aberdeen OEIC. Within current government regulations, an investor may subscribe to two different types of ISA, a Stocks and Shares ISA and a Cash ISA. We do not offer a Cash ISA. An investor can hold a Stocks and Shares ISA with Aberdeen as well as a Cash ISA with a different ISA manager. Investors can transfer between different ISA managers.

Maximum overall annual subscription limits apply to ISAs and are detailed in the 'Minimum and maximum investment levels' table below. Investments held in an ISA are free of any liability to income tax and capital gains tax.

## HOW DO I GET ADVICE?

We don't offer advice on our funds and products. If you have any doubts about the suitability of investing in these funds you should seek independent financial advice before doing so.

If you do not currently have a financial adviser, details of authorised financial advisers in your area can be found at [www.aifa.net](http://www.aifa.net) or [www.unbiased.com](http://www.unbiased.com).

## HOW MUCH WILL ANY ADVICE COST?

If you have been given investment advice from a financial adviser, your adviser will give you details about the cost.

## MINIMUM AND MAXIMUM INVESTMENT LEVELS

You may buy and sell shares in the funds on any day which is a working day in London, subject to the investment levels outlined in the table below:

	Minimum lump sum <sup>c</sup>	Minimum additional lump sum <sup>c</sup>	Minimum monthly regular savings <sup>c</sup>	Maximum investment
Aberdeen UK OEIC	£500	£100	£50	No upper limit
Aberdeen UK OEIC ISA	£500	£100	£50	£11,280 for 2012/13 tax year (or £940 each month)

<sup>c</sup> These minimums apply to each Fund.

# Information about Investing in the Funds

Anyone over the age of 18 can invest in the Funds. Children under 18 may not hold an investment in their own name, although investment can be made in an account on their behalf.

When investing in the Aberdeen OEIC, you must accept that there are risks involved in doing so, not least that the value of your shares may fall and you could get back less than you invest. You should view your investment decision as a medium to long term investment. As well as generic risks, there are additional risks that are specific to certain funds and these are stated in each Fund's KIID and the Prospectus.

## HOW DO I INVEST?

Investments in an Aberdeen OEIC or Aberdeen OEIC ISA can be made either by a lump sum payment or through our Regular Savings Scheme. Please remember that we will ask you to confirm that you have received the latest KIID for your chosen fund(s) when you apply. Investments can be made by completing the relevant application form and returning it with the appropriate remittance to Aberdeen Unit Trust Managers Limited or to your financial adviser. We will only accept cheques drawn on an account of a UK Bank/Building Society denominated in sterling. Direct investments of up to £25,000 may be made by telephoning our Dealing Line between 9am and 5pm Monday to Friday. Payment by Debit Card, such as VISA Debit, Maestro or Solo, is accepted. Please note that credit cards are not accepted.

## Non-UK Investors

New non-UK investors must apply in writing by completing the appropriate application form. Subsequent investments may be made by telephone, once you have confirmed that you have received the latest KIID for your chosen fund(s), up to existing limits as agreed by the Manager. Applications from US residents will not be accepted.

## ISA Investors

Aberdeen only offers a Stocks and Shares ISA. Anyone aged 18 or over may invest in a Stocks and Shares ISA, provided they are resident or ordinarily resident in the UK for tax purposes. This includes people performing duties as Crown employees serving overseas and paid out of the public revenue of the United Kingdom (typically a serving member of the armed forces or a diplomat), as well as those married to or in a civil partnership with them. ISAs may not be taken out in joint names.

## REGULAR SAVERS

Investments can be made monthly by direct debit enabling you to spread your investment payments through the year. For further information please refer to section 7 of the Terms and Conditions.

## ADDITIONAL INVESTMENTS

You can add to your OEIC and ISA investment with a minimum of £100 per fund once you have confirmed that you have received the latest KIID for your chosen fund(s). You can top up at any time by completing and returning the UK OEIC & ISA top-up form. Please bear in mind the annual ISA subscription limit.

## HOW MUCH WILL IT COST TO INVEST IN AN ABERDEEN OEIC OR ABERDEEN ISA?

If you are investing directly with us, please refer to the 'Charges' section of the KIID. The following notes may also help you.

The costs of running the funds are summarised into a single figure, the Ongoing Charges figure. This is the overall cost shown as a percentage of the value of the assets of the funds. It is made up of the annual management charge and other charges. It does not include any initial charges or the cost of buying and selling stocks for the funds. The Ongoing Charges figure can help you compare the annual operating expenses of different funds.

We take these charges from a Fund's income or capital:

- For funds where we normally take charges from income, we will only take them from capital if there is not enough income available to cover them.
- For some funds these charges are taken from capital instead of income, which will increase the amount of income (which may be taxable) available for distribution, but may limit capital growth.

## WHAT IF I CHANGE MY MIND?

If you received advice from a financial adviser in respect of your investment in an OEIC, ISA or transfer of an ISA, you will receive a notice of your right to cancel your investment and you will have 14 days from the dealing date to exercise your rights. You may not get a full refund of your money if the value of your investment has fallen between the date your money was invested and the date we receive the cancellation notice.

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### WHAT DOCUMENTATION WILL I RECEIVE?

All Aberdeen Funds are non-certificated which means that share certificates are not issued. Following investment in an Aberdeen OEIC or ISA you will receive:

- Contract Note (lump sum investments only)
- Acknowledgment of first monthly payment (Regular Saving Scheme only)
- 6 Monthly Statement within 25 business days of 5 April and 5 October
- Tax certificates (if appropriate)
- Annual and Interim Report and Accounts
- Declaration Form - For a telephone ISA, Aberdeen will send you a Declaration Form confirming the information you have provided. This Declaration Form does not have to be signed by you or returned to Aberdeen. However, please inform Aberdeen of any discrepancies within 30 days.

### HOW CAN I SELL MY HOLDING?

To sell part or all of your holding, you may send instructions by fax, in writing or by telephoning our Dealing Department. Please refer to section 20 of the Terms and Conditions for further information.

### CAN I SWITCH MY INVESTMENTS?

Yes, you can switch from one fund to another. Once you have confirmed that you have received the relevant KIID(s), you are able to give us your instructions by telephone or in writing (which includes faxed instructions). For written instructions we will ask you to complete the relevant application form. For telephone instructions, we will ask you to confirm that you have received the latest KIID(s). Switches will be processed through your servicing financial adviser, if relevant, unless otherwise stated. For switches which are made through a financial adviser, a charge of up to 3% may be levied to cover the amount of commission paid to your financial adviser. The minimum investment limits will apply to both new and existing holdings should you wish to switch only part of your investment into a new fund.

### HOW DO I TRANSFER AN ISA TO ABERDEEN?

Applications for ISA transfers should be made in writing to us using the Aberdeen ISA Transfer application form. The cash proceeds of your transferred ISA will be invested in your choice of Aberdeen ISA fund(s), as you direct. ISA transfer proceeds will be invested, after deduction of the initial charge, at the price on the day we receive the proceeds. For ISA transfers which are made through a financial adviser, the discount given will be reduced by the amount of commission, if any, paid to the financial adviser.

You can transfer either a Cash ISA or a Stocks and Shares ISA to an Aberdeen Stocks and Shares ISA. You can transfer your current year's subscription in whole and/or previous year's investments in whole or in part, at any time. The date of transfer is the date agreed between the Plan Managers, although you may specify a period in which the transfer should take place.

### DOES MY INVESTMENT PAY INCOME, AND IF SO HOW?

If you choose accumulation shares, any income generated from your fund will not be paid out to you but will be rolled up into the value of the fund. If you invest in income shares, any income will be paid to your bank or building society account. The income payment date(s) for each fund are set out in the fund table in the 'General Information' section.

Income cannot be paid out to you if you are a regular saver.

### WHERE CAN I FIND THE LATEST SHARE PRICES?

Fund prices are available on the Aberdeen website at [www.aberdeen-asset.co.uk/retail](http://www.aberdeen-asset.co.uk/retail) or [www.aberdeenukprices.com](http://www.aberdeenukprices.com).

# Taxation

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## **HOW MUCH TAX DOES THE FUND PAY?**

The funds are exempt from UK corporation tax on capital gains realised when investments are sold. However, they are liable to UK corporation tax on their income (with the exception of UK dividends), after paying management expenses and charges.

## **HOW MUCH TAX WILL I PAY?**

The rates of, and any relief from, taxation depend on your own personal circumstances and where you are investing. Aberdeen does not offer tax advice and we recommend that you take professional advice based on your individual circumstances, particularly if you are subject to tax in a jurisdiction other than the UK.

If you are a UK investor, you may be subject to Capital Gains Tax (CGT). If your overall gains from all investments do not exceed the annual Capital Gains Tax (CGT) exemption level you will not pay any CGT.

If you are a UK investor, you are subject to income tax on any income distributions paid by any fund.

Any investments you may hold in an ISA are not liable to further income tax and there is no CGT to pay if you sell or switch your ISA.

Please visit HMRC's website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk) for further information and for the latest tax rates and exemption limits. Please also refer to the Taxation section in the Prospectus for further information.



# Additional Investor Information

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## WHAT IF I HAVE A COMPLAINT?

If you need to complain about any aspect of our service, you should write to the Complaints Team, Aberdeen Unit Trust Managers Limited, 10 Queens Terrace, Aberdeen, AB10 1YG, who will initiate our formal complaints procedure. A leaflet detailing our complaints procedure is available on request.

If the complaint is not resolved by us to your satisfaction then you may take your complaint to the Financial Ombudsman Service. In order to contact the Financial Ombudsman Service or obtain details of the compensation scheme you should write to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR or telephone 0845 080 1800.

## WHAT IF YOU CANNOT AFFORD TO PAY ME ANY COMPENSATION DUE?

We are covered by the Financial Services Compensation Scheme, which means if we become insolvent, you may be entitled to compensation. The level of compensation will depend on the type of business and the circumstances of your claim. Currently, investments are covered for 100% of the first £50,000.

Details are available from the FSCS Helpline on 0800 678 1100 or 020 7741 4100 and on the FSCS website: [www.fscs.org.uk](http://www.fscs.org.uk).

## POWER OF ATTORNEY

Applications made under a Power of Attorney must be made in writing. For details of the documentation we require, please refer to section 8 of the Terms and Conditions.

## TELEPHONE CALLS

We may record telephone conversations to offer you additional security, resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.

# Aberdeen UK OEIC Fund Range – Terms and Conditions

These Terms and Conditions are applicable to you if you have invested in an Aberdeen OEIC, either directly or through an ISA. We will treat you as a 'Retail Client', which means that you will benefit from the highest level of consumer protection available under the FSA Rules.

The Application Form is part of these Terms & Conditions. If the terms in the Application Form differ from these, those contained in the Application Form will prevail.

## 1. DEFINITIONS

The Funds will be managed in accordance with the Prospectus and the FSA Rules. For the purpose of this Agreement full definitions of terms are quoted in the Glossary.

In this Agreement, unless the context sets out something different, words in the singular include the plural and vice versa.

References to any statute or regulation include any amendment or re-enactment. Headings and sub headings are for guidance only and are not part of these Terms and Conditions.

## 2. INVESTMENT OBJECTIVE

Your investment aim is to invest in the Funds which you have selected. The individual investment objectives of each Fund are summarised in the relevant Key Investor Information Document (KIID) and listed in full in the Prospectus.

## 3. INVESTMENT POWERS

Subject to its individual investment objectives and policies and subject at all times to the applicable requirements of the FSA Rules, each Fund may use all investment and borrowing powers available to it under the FSA Rules.

## 4. RISK WARNINGS

You should appreciate that investment markets will be subject to fluctuations which will cause the value of your shareholdings and any income resulting from them to fall as well as rise. Accordingly, the value of investments is not guaranteed and you may receive less than the amount which you originally invested when you sell your shares. The tax regime applicable to ISAs may change.

## 5. INVESTMENT ADVICE

We will not give you investment advice in relation to the Shares.

## 6. TRANSACTIONS

We may rely on any notice, permission, request or instruction which we believe, in our reasonable discretion, to be genuine. If we do not believe an instruction is genuine, we may decline to accept or act upon it, and in such case we will not be liable for any losses (including adverse market movements), damages or costs incurred by you or by any third party as a result. We will not be liable to you for any losses you may incur and you will be responsible for any losses which we may incur as a result of reliance by us on telephone instructions. No notice, instruction or other communication will be deemed to have been given by you until it has actually been received.

We reserve the right not to accept any buying or selling instruction unless we are satisfied that all information which we require at the time of dealing has been accurately provided.

We act as principal in all transactions with you. This means that when you buy and sell Shares we act for the Company and do not act as your agent.

## 7. BUYING

Shares may be purchased or sold on any Dealing Day between 9 am and 5 pm. The property of each Fund is valued daily at 12 noon, the Valuation Point, for the purpose of determining the price. All orders will be placed on a forward price basis. This means that buying instructions received before the Valuation Point will be dealt using the current day's price and orders placed after the Valuation Point will be dealt using the following Dealing Day's price. All cash received by us for investment in your Account (including in the case of an ISA, subscriptions collected by Direct Debit), will be used to purchase Shares in the relevant Fund, at prices determined in accordance with the Prospectus at the regular Valuation Point following receipt of your instructions and cash. We reserve the right to adjust the price of the Shares in certain circumstances by way of a dilution adjustment. Please see the Prospectus for further details on the impact dilution may have on any purchase or sale of Shares.

Applications from prospective investors with a 'PO Box' or 'care of' address are not acceptable unless an investor's permanent residential address is a retirement home, nursing home, hospice or hospital.

Please note that unless you indicate that you wish to invest in the income share class, you will be invested into the accumulation share class where both are available.

### Non-ISA Register Shareholders

Shares may be bought by telephone, fax or postal instruction, by contacting us directly or by placing instructions with your financial adviser. Contact details can be found on the inside cover of the Supplementary Information Document (SID).

### ISA Register Shareholders

- (i) In the case of an ISA, your Account will open upon receipt by us of a duly completed Application Form together with your initial cash subscription. Subject to the ISA Regulations, if the information you have supplied is insufficient, we may still open an Account on a provisional basis. Where we open an Account on a provisional basis you must supply us with any missing information within 30 days of written notice from us requesting such information, otherwise the Account will be voided in accordance with HM Revenue & Customs requirements. This will mean that your Account will be closed with the loss of all tax exemptions. The Shares will then be held in your own name outside the ISA as a Non-ISA holding. If you invest over the telephone, your Account is opened immediately.
- (ii) Your ISA application covers both the current tax year and each subsequent tax year until we receive no cash subscription for a full tax year.
- (iii) To purchase Shares in an ISA you may complete an ISA Application Form and send it to us by post. Alternatively you may open an ISA, and make additional subscriptions to an ISA, using the telephone. To transfer an ISA you must complete an ISA Transfer form.

Application Forms can be obtained from our website or by contacting the Customer Services Department. All contact details can be found on the inside cover of the SID.

### Regular Savings Facility ('RSF')/monthly saving

- (i) In order to participate in the Regular Savings Facility ('RSF') a duly completed Application Form must be received by the 15th of the month before the month in which the RSF will commence. The RSF will commence on the first working day of the following calendar month.
- (ii) Monthly contributions to purchase Shares are collected on the first working day of each month. These will be invested at the price calculated at the next Valuation Point on the day on which the Direct Debit operates. Where this falls on a Saturday, Sunday or a public holiday, the price will be calculated on the next Dealing Day.
- (iii) Regular Saving Facility holidays are permitted without penalty at any time, on your written request.
- (iv) To stop or amend your monthly contribution Direct Debit you must inform us at least seven working days ahead of the next collection date. Instructions to cancel or change a Direct Debit can be accepted by post, telephone or fax.

- (v) You must notify changes to your nominated bank account by submitting the completed direct debit form. We need to have received this form by the 15th of the month in order to collect from the new bank account on the 1st (or first Business Day thereafter) of the following month.
- (vi) Direct Debit details during the initial set-up and upon subsequent amendments will be disclosed to the registered Shareholder of the OEIC. If the registered Shareholder and contributor are different people, please ensure that the contributor is aware that their details will be made available to the registered Shareholder in the future. All statements will be sent to the registered Shareholder only, unless otherwise instructed by the registered Shareholder.

You must inform us immediately if you cease to be UK resident or ordinarily resident for tax purposes, or if being non-resident you cease to qualify as a Crown employee, or the spouse/civil partner of a Crown employee. An individual is ordinarily resident if he or she:

- (i) has always lived in the UK, or
- (ii) normally lives abroad but regularly spends at least a quarter of his/her time here (91 days or more a tax year on average), or
- (iii) normally lives abroad but has come to the UK for at least 3 years, or
- (iv) normally lives abroad but has come to the UK for an indefinite period and owns accommodation in the UK or rents UK accommodation on a lease of 3 years or more.

## 8. APPLICATIONS MADE UNDER A POWER OF ATTORNEY

- (i) Applications made under a Power of Attorney must be made in writing. Please ensure that:
  - (a) You have enclosed an original Power of Attorney document OR a photocopy document with original certification on every page;
  - (b) The Power of Attorney has been registered with the Office of the Public Guardian where required;
  - (c) Where registration with the Office of the Public Guardian is not required, you have enclosed a letter of declaration from the client or an acceptable certifier confirming that the Power of Attorney is valid or a certified copy confirming that the Power of Attorney is still valid;
  - (d) You have provided notification of the client's and attorney's address together with a correspondence address.

For details of acceptable certifiers, please contact our Customer Services Department at the address shown on the inside cover of the SID.

### 9. INVESTMENT, HOLDING AND REDEMPTION LEVELS

- (i) For all Funds:
- (a) The minimum initial investment is £500;
  - (b) The minimum subsequent purchase or sale is £100; and
  - (c) The minimum holding is £500;
  - (d) The maximum annual investment for a stocks & shares ISA is £11,280 for the tax year 2012/2013 (for investments made on or before 5 April 2013).
  - (e) The minimum Regular Savings Facility is £50 per month.
  - (f) The maximum you can invest monthly through an ISA is £940 per month for the tax year 2012/2013, if investing for 12 months in a stocks and shares ISA.

Cheques must be drawn on a UK bank/building society account in sterling. If your subscription is returned by your bankers as unpaid (for any reason), and settlement is not made within a further seven days, we have the right to revoke your contract and claim from you any shortfall.

### 10. TRANSFER OF SHARES

Instructions to switch Funds may be placed by telephone, fax or in writing. Contact details can be found on the inside cover of the SID.

#### Non-ISA Register Shareholders

Shares may be transferred to another person by sending a completed stock transfer form to us. Stock transfer forms can be obtained by contacting the Customer Services Department, contact details of which can be found on the inside cover of the SID.

#### ISA Register Shareholders

- (i) You have the right at any time to transfer your ISA (or part of your ISA) to another ISA Manager, in accordance with the ISA regulations relating to transfers. If you wish to do this you must submit to us a written instruction together with a letter of acceptance from your new ISA Manager. The transfer will be completed as soon as reasonably practicable and not more than 30 days after receipt of your transfer instruction. We only make the transfer in cash (rather than as Shares) following the sale of all Shares held that you wish to transfer.

- (ii) In accordance with the ISA Regulations relating to transfers, if you wish to transfer:
- (a) an ISA for the current year, the transfer must be made in respect of all the subscriptions made by you that year; or
  - (b) an ISA opened in respect of previous years, you may make a transfer of the Account either in whole or in part.

### 11. CANCELLATION RIGHTS

If you have received advice from a financial adviser you will have the right to cancel within 14 days of receiving from us a notice of your right to cancel. You cannot claim full reimbursement if the purchase price of your investment falls before we receive written confirmation that you wish to cancel. An amount equivalent to the fall in the price of the Shares, up to the date we receive such written confirmation from you, will be deducted.

### 12. LEGAL TITLE AND OWNERSHIP

#### Non-ISA Register Shareholders

- (i) The title to registered Shares is evidenced by entry on the Register. Details of your entry on the Register are available on request.

#### ISA Register Shareholders

- (i) Any investments made through an ISA will be, and must remain, in your beneficial ownership and must not be used as security for a loan. Documents evidencing title to the investments will be held either by us or as we shall direct.
- (ii) The title to all ISA investments will be registered jointly in our name and your own.
- (iii) If you so request we will arrange for you to be able to attend Shareholders' meetings; vote; and receive, in addition to the Annual Report and Accounts (see clause 13 below), any other information issued to Shareholders in the Company.
- (iv) We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities is competent to carry out those functions and responsibilities.
- (v) Certificates are not issued for any of our Funds.
- (vi) We will maintain all such records relating to your Account, make such returns to the HM Revenue & Customs for the purposes of taxation, and provide all taxation details to you, as may be required under the ISA Regulations.

### 13. DOCUMENTS YOU RECEIVE

Annual reports and interim reports for the Funds are sent to you (or the first named Shareholder in the case of joint Shareholders). Copies of the most recent annual and half-yearly accounts may be inspected at, and copies obtained from us. They may also be inspected at the Company's Depositary's office during ordinary office hours or on the Aberdeen website.

#### Non-ISA Register Shareholders:

- (i) In the case of a purchase of Shares we will send you a contract note confirming details of your investment. Contract notes are not sent in the case of Regular Savings Facilities.
- (ii) Where there is any outstanding information in respect of any application to purchase Shares, you may also receive a registration form which should be completed and returned with your remittance, if outstanding.
- (iii) You will also receive half yearly statements prepared as at 5 April and 5 October each year, and issued within twenty-five business days. This statement will be prepared in accordance with the FSA Rules, and will show details of all transactions effected during the previous six months, and include a valuation of your Account based on the single mid prices for OEICs, though will not include income distributions where Funds are priced ex-distribution.

#### ISA Shareholders:

- (i) We will acknowledge, in writing, your application to open an ISA or your request to transfer an ISA to us.
- (ii) When you make an ad-hoc cash subscription to an ISA or in the case of the purchase of Shares following the transfer to us of your ISA, we will send you a contract note or acknowledgement of receipt of the first monthly payment.
- (iii) You will also receive a half-yearly statement prepared as at 5 April and 5 October each year, and issued within twenty-five business days. This statement will be prepared in accordance with the FSA Rules, and will show details of all transactions effected during the previous six months, and include a valuation of your Account based on the single mid prices for OEICs, though will not include income distributions where Funds are priced ex-distribution. We may produce a consolidated statement covering all ISAs that are held with us.
- (iv) We will notify you if, by reason of any failure to satisfy the provisions of the ISA Regulations, your Account has, or will, become void.

### 14. FEES & CHARGES

Fees and charges are as set out in the Prospectus and KIID. We reserve the right to discount or waive any charge in whole or in part.

#### ISA Register Shareholders

There is no separate ISA charge. An Initial Charge on the purchase of Shares is applied as detailed in the Prospectus. However, we reserve the right to introduce an additional charge in the future to cover any additional expenses incurred by us as a result of significant regulatory change. In any event no such charge will be introduced without giving you 60 days' written notice, and this charge will not apply for the remainder of the tax year in which notice is given. If you are unhappy with the introduction of such a charge you have the right to terminate this contract in accordance with clause 21 below.

### 15. COMMISSION

If you make an investment through a financial adviser we will usually pay commission which will be detailed in contract notes (or in the case of regular savers in periodic statements). You should inform us if your financial adviser changes to enable us to keep our records up to date.

### 16. INCOME

- (i) If reinvestment of distributions is requested, the investment will be switched from income shares to the equivalent accumulation shares at no cost to you. Where a reinvestment mandate is already held the distribution will be reinvested in the same share class with no Initial Charge.
- (ii) If you terminate, or transfer your Account, any income accruing will be paid as soon as practicable after receipt by us.

#### ISA Register Shareholders

Where you transfer an ISA to us we reserve the right to reject income distributions paid by your old ISA Manager after the date of transfer where these are less than £20. In these circumstances, the distribution cheque will be returned to your old ISA Manager for re-issue directly to yourself.

### 17. SUSPENSION OF DEALINGS IN A FUND

With the prior approval of the Depositary, or if the Depositary so requires, and if there is good reason in the interests of the Shareholders or potential Shareholders, the issue, cancellation, purchase and sale of shares may be suspended for a period of up to 28 days. Dealings in Shares in the relevant Fund will commence on the next Valuation Point following the end of the suspension at the Share price calculated at that Valuation Point. Where any such suspension occurs, then, for ISAs, the times stipulated under which a transfer or withdrawal is to take place, as set out in clauses 20 and 21 below, may be extended to 7 days after the end of such suspension.

**18. VOTING RIGHTS**

You will be invited to exercise voting rights in respect of any Shares held. You are entitled to attend Shareholder meetings in person. At a meeting of Shareholders, on a show of hands, every Shareholder who is present in person or by properly authorised representative, has one vote. On a poll vote, a Shareholder may vote either in person or by proxy. There will be no annual general meetings for the Company.

**19. DEATH**

Shares in the Funds form part of your estate and, on production of the Death Certificate and Grant of Probate or Letters of Administration, Shares can be sold or re-registered in the name of the executors, administrators of the estate, beneficiary or in the name of the surviving Shareholder. Your ISA Account will cease to attract any tax benefits, and the assets will be held by us awaiting instructions from your personal representatives, who may direct that the Shares be sold or that they be registered in the names of the appropriate beneficiaries, subject to any restrictions relating to minimum holdings.

**20. SELLING**

Shares will be sold at the price calculated in accordance with the FSA Rules as at the next regular Valuation Point after receiving valid instructions as follows:

An instruction to sell may be accepted by post or fax dealing – for both ISA and non-ISA Shareholders, provided that:

- (i) The instruction is given and signed by you (or all Shareholders, where there is more than one Shareholder) or your appointed agent (such as a financial adviser) as recorded on the Account;
- (ii) The cheque in settlement is made payable to you and issued to the address of the Shareholder as recorded on the Register;
- (iii) We complete verification checks on you or your agent successfully;
- (iv) In the event all Shareholders have not signed the instruction, a Form of Renunciation will be required;

An instruction to sell may be accepted by telephone dealing for ISA Shareholders provided that:

- (i) The instruction is given by you or your appointed agent (such as a financial adviser) as recorded on the Account;
- (ii) The expected proceeds do not exceed £9,400 per Shareholder per Valuation Point. If they do exceed this amount then the instruction to sell must be made in writing;

- (iii) The cheque in settlement is made payable to you and issued to the address of the Shareholder as recorded on the Register;
- (iv) The address of the Shareholder as recorded on the Register has not been amended within the 30 day period prior to the instruction to sell;
- (v) We complete verification checks on you or your agent successfully;

Please note that if the above procedure is followed, a Form of Renunciation will not be required.

An instruction to sell may be accepted by telephone dealing for a non-ISA Shareholders provided that:

- (i) The instruction is given by you or your appointed agent (such as a financial adviser) as recorded on the Account;
- (ii) The cheque in settlement is made payable to you and issued to the address of the Shareholder as recorded on the Register;
- (iii) The address of the Shareholder as recorded on the Register has not been amended within the 30 day period prior to the instruction to sell;
- (iv) We complete verification checks on you or your agent successfully;
- (v) We are in receipt of written confirmation signed by all Shareholders or a completed Form of Renunciation. The Form of Renunciation will be issued to you by post within 24 hours of the telephone deal being placed. In all of the above scenarios, the Shares will be dealt at the selling price calculated at the next Valuation Point following our receipt of valid instruction(s). Settlement, by means of a cheque, will be sent to you on the 4th Business Day (1st Business Day in the case of Aberdeen Cash Fund) following the dealing date or receipt of (when required) a completed Form of Renunciation and all requested due diligence documentation, in line with the current UK Money Laundering Regulations, whichever is later. We reserve the right not to release the realisation proceeds until four Business Days after receipt of a duly completed Form of Renunciation (where required). If you are an ISA investor, upon the sale of Shares, the proceeds arising from their sale will be paid to you within any time stipulated by you (subject to the timings set out above).



## 21. TERMINATION

This Agreement may be terminated by you at any time by giving written notice and by us at any time by giving you 30 days' written notice, but any termination will not prevent the completion of any transactions already initiated and will be subject to any such transactions being completed. We will make such payments to you or otherwise as agreed. At your request and within such time as should be stipulated by you, you may instruct us to transfer the holdings in your ISA to you at any time.

In the event of your fraud, we may terminate this Agreement immediately.

If a withdrawal reduces the value of your ISA to below the minimum stated in section 9 of these Terms and Conditions, we may treat the withdrawal as an instruction by you to terminate your ISA.

If you are an ISA investor, on termination all investments held in the ISA and proceeds arising from those investments will be transferred or paid to you. When giving instructions for a transfer of or withdrawal from the ISA, you may stipulate a time within which such transfer or withdrawal should take place. The period specified in respect of ISA transfers or transfers of your holding to you must be no less than 30 days, and for withdrawals is subject to the timings set out in clause 20 above.

Should we cease to act as an ISA Manager we shall be entitled to terminate this Agreement in respect of your ISA by giving you 30 days' written notice. You shall be entitled to transfer your Account to another ISA Manager or ISA Managers. Except in the case of an ISA where you are continuing to save monthly, we reserve the right to terminate your Account should the value of your holdings fall below £500.

Termination will not affect the completion of transactions already initiated which will be completed in accordance with these Terms and Conditions, or any of your rights.

On termination, you will not be charged other than the following:

- (i) any outstanding fees and charges due; and
- (ii) any losses necessarily realised in settling or concluding outstanding obligations.

Fees and charges are as set out in the Prospectus and KIID. We reserve the right to discount or waive any charge in whole or in part.

## 22. CLIENT ACCOUNTS

All monies and any other cash which we hold on your behalf as client money under the FSA Rules shall (except in so far as you agree to the contrary) be held in an interest bearing sterling deposit account. No interest is paid to clients in respect of these monies. Interest earned is retained by us and offset against administration charges of the deposit account. Such accounts may include the monies of other individuals participating in holding Shares. If a distribution to a Shareholder remains unclaimed for a period of six years after it has become due, it will be forfeited and will return to the relevant Fund.

## 23. DELEGATION/APPOINTMENT OF NEW ISA MANAGER

We may appoint a third party to act in respect of any function relevant to administration of your Account, though we must satisfy ourselves that any such third party is competent to carry out those functions and responsibilities and we shall remain liable for the performance of such third party as if we were carrying on the functions in question.

We may appoint another company to be the ISA Manager in relation to your Account under these Terms and Conditions on giving you one month's notice. In the case of an ISA, the new ISA Manager must have been approved to act as an ISA Manager by HM Revenue & Customs.

## 24. LIABILITY & INDEMNITY

We and our directors, officers, employees or agents do not accept any liability for loss, including loss of profit, costs, taxes or expenses suffered or incurred by you as a result of or in connection with the provision of services under these Terms and Conditions by us, unless, and then only to the extent that, such loss, costs, taxes or expenses are caused by negligence, fraud, breach of contract or wilful default on our part or on the part of any of our associates in the provision of services. In addition, we do not seek to exclude or restrict any duty or liability which we may have to you under the FSA Rules.

We do not guarantee any particular investment performance and will not be responsible for any loss of opportunity whereby the value of your investments could have been increased or for any decline in the value of your investments unless such decline or loss is the direct result of our negligence, fraud, breach of contract, wilful default or a failure by us to comply with your instructions properly given to us or our agents. You will be responsible for any loss arising as a result of our acting upon your instructions. We may rely upon any notice, permission, request or instruction we reasonably believe to be genuine or to be signed by properly authorised individuals. We may decline

to accept or act upon any instruction or other communication which we reasonably believe not to have been validly provided and, where practicable, we will provide you with written notification of this. In such cases, we will not be liable for any losses (including adverse market movements), damages or costs incurred by you or by any third party as a result.

You will be responsible for any applicable taxes payable in respect of any gross (i.e. received without deduction of any tax) distribution or accumulation received by you in accordance with your instructions (including a request to subscribe for a gross distributing/accumulating class of shares) and any interest on overdue tax, penalties or other reasonable costs that are payable by the relevant investment company as a result of your not being eligible or ceasing to be eligible to receive gross distributions (except in circumstances where any such amount arises as a result of our negligence, breach of contract or fraud). We will not be in breach of these Terms and Conditions, and will not be liable for any loss or damage incurred by you as a result of any total or partial failure, interruption or delay in performance of our duties and obligations occasioned by any reason beyond our control, including but not limited to an act of God, fire, act of government, state, governmental or supranational body or authority, war, civil commotion, terrorism, failure of any computer system, interruptions of power supply, or labour disputes of whatever nature.

### 25. COMPLAINTS

If you have any complaint in respect of the operation of these Terms and Conditions or your investment in general, this should be made in writing to the Complaints Team, Aberdeen Unit Trust Managers Ltd, 10 Queen's Terrace, Aberdeen, AB10 1YG. A leaflet detailing our complaints procedures is available on request. If the complaint is not resolved by us to your satisfaction then you may take your complaint to the Financial Ombudsman Service. In order to contact the Financial Ombudsman Service or obtain details of the compensation scheme you should write to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR or telephone 0845 080 1800.

### 26. COMPENSATION

If you make a valid claim against us in respect of the investments we buy or sell on your behalf, and we are unable to meet our liabilities in full, for example if we become insolvent, you may be entitled to redress from the Financial Services Compensation Scheme (FSCS). Details are available from the FSCS Helpline on 0800 678 1100 or 020 7741 4100 and on the FSCS website:

[www.fscs.org.uk](http://www.fscs.org.uk)

### 27. CORRESPONDENCE

All written notices and all other documents and correspondence should be sent to Aberdeen Unit Trust Managers Ltd, Freepost RLTZ-CKGZ-ESTA, PO Box 9029, Chelmsford, CM99 2WJ.

Any letter or document from us sent by post will be deemed to have been served on the second Business Day following that in which it is posted and service will be sufficiently proved if there is evidence that the envelope containing the letter or document was properly addressed, stamped and posted.

### 28. DATA PROTECTION ACT

We may record and use any information held about you in the course of our relationship with you. We will share information about you with other members of the Aberdeen Asset Management group of companies. We will treat your information as private and confidential and your details, including dealings with us, will not be disclosed to anyone except where we or any third party acting on our behalf are legally compelled or permitted to do so. We may engage service providers who may have access to and may use your information to provide these services on our behalf. We, or third party service providers, may outsource certain activities to parties (including our group companies) based outside the European Economic Area. Should these activities involve the use of your personal data, you may not be afforded the same protection as you have under the Data Protection Act 1998. However, we will ensure that information relating to you is used by service providers only in accordance with your instructions and in confidence. We may contact you by post, telephone or e-mail to inform you about our products and services that we consider may be of interest to you. If you wish to be contacted for marketing purposes, you should tick the appropriate box on the Application Form. You have the right to access your information at any time to check whether it is accurate and up-to-date and you should write to us if you wish to do so. Contact details can be found in the SID, under 'How to contact us'.



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## 29. MONEY LAUNDERING

We may be required to check the identity of investors in order to comply with UK money laundering legislation. This involves obtaining independent documentary evidence confirming identity and permanent residential address. This may involve an electronic check of information. By signing an Application Form you will give us the right to access such information or the purposes of the Data Protection Act 1998. Any 'Beneficial Owners' must be identified on the Application Form or on a declaration form issued after the original investment:

A Beneficial Owner is, very broadly, an individual who ultimately owns or controls an investor or on whose behalf an investment is being made. For the purposes of these Terms and Conditions a 'Beneficial Owner' can be summarised as follows:

- the registered investor - this must be confirmed.
- another person or persons not listed as an investor but on whose behalf an investment is being made - the full names must be provided.
- a body corporate - the full names of any persons that ultimately own or control (whether through direct or indirect ownership or control, including bearer share holdings) more than 25% of the shares or the voting rights in the body, or exercises control over the management of the body.
- a partnership - the full names of any persons that are ultimately entitled to or control (whether the entitlement or control is direct or indirect) more than a 25% share of the capital or profits of the partnership or more than 25% of the voting rights in the partnership, or exercises control over the management of the partnership.
- a trust or charity - the full names of those individuals who are entitled to 25% or more of the trust's assets or the class or person must be detailed, or any individual who has control over the trust.

You must inform us of any changes to the identity and details of Beneficial Owners as soon as possible. We reserve the right to refuse any application to invest if, in our reasonable opinion, we do not obtain sufficient evidence to confirm the identity of investors, including Beneficial Owners.

Failure to provide any documentation requested in respect of any instruction to sell (in accordance with clause 20) may result in a delay in the realisation proceeds being released.

## 30. AMENDMENT

We may from time to time change these Terms and Conditions by giving 30 days' prior written notice of any change to you. If you are unhappy with any change made to these Terms and Conditions you have the right to terminate your contract in accordance with clause 21.

## 31. GOVERNING LAW

These Terms and Conditions are governed by English law. Contractual obligations are provided in English, and all communications will be in English.

# Glossary

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<b>Aberdeen OEIC</b>	Aberdeen Investment Funds ICVC; the Company.
<b>Account</b>	An investment held under the Aberdeen OEIC Terms and Conditions.
<b>Business Day</b>	Means a day which is a business day in London, UK.
<b>The Company</b>	Aberdeen Investment Funds ICVC, the Aberdeen OEIC.
<b>Dealing Day</b>	Any day in which banks in London are open for business.
<b>Depositary</b>	National Westminster Bank plc or such other person as may be appointed as Depositary.
<b>FSA</b>	The Financial Services Authority.
<b>FSA Rules</b>	The rules of the FSA as amended from time to time.
<b>Fund or Funds</b>	A sub-fund of the OEIC to which specific assets and liabilities of the Company are allocated and whose property is pooled separately from that of the other sub-funds and which is managed in accordance with the investment objective applicable to that sub-fund.
<b>Initial Charge</b>	This is the dealing charge made when shares are purchased. It is calculated as a percentage of the total amount invested.
<b>ISA</b>	An Individual Savings Account.
<b>ISA Manager</b>	A firm which has been approved by HMRC to act as an ISA manager.
<b>ISA Regulations</b>	The Individual Savings Account Regulations 1998 and any other applicable regulations made by HM Treasury concerning ISAs.
<b>OEIC</b>	Open-Ended Investment Company.
<b>Power of Attorney</b>	A legal authority that lets one person select another person to act on their behalf.
<b>Prospectus</b>	The Aberdeen Investment Funds ICVC Prospectus.
<b>RSF</b>	Regular Savings Facility or monthly saving.
<b>Share</b>	A Share in a Fund including larger and smaller denomination shares, with each smaller Share representing a one thousandth part of a larger Share.
<b>Shareholder</b>	A shareholder whose name and address appears on the Register.
<b>Share Price</b>	The price of a Share of each Class in a Fund, calculated by reference to the value of the property of the Fund to which it is linked as at the relevant Valuation Point.
<b>Supranational</b>	An international organisation, or union, in which member states go beyond national boundaries of interest to share the decision making and vote on issues that relate to the wider grouping. Examples of this are European Investment Bank and World Trade Organisation.
<b>Valuation Point</b>	12 noon on any Dealing Day.
<b>You and Your</b>	A Shareholder in a Fund.
<b>We, us and our</b>	Aberdeen Unit Trust Managers Limited, which is authorised and regulated by the FSA in the conduct of investment business. Our registered office is Bow Bells House, 1 Bread Street, London, EC4M 9HH.

# Individual Investor Application Form for Class A Shares

## Aberdeen UK OEIC

- You can use this form to make a lump sum or monthly savings investment into Class A shares of the Aberdeen UK OEIC fund range.
- Before you sign the form, please make sure you have received an up-to-date version of the **Key Investor Information Document ('KIID')** for each fund in which you want to invest, as well as the **Supplementary Information Document ('SID')** which provides general guidance. The SID also contains the Aberdeen UK OEIC Fund Range Terms and Conditions. These important documents are available from our website - please see 'How to contact us' for further information.
- If you are a resident in the United States, we are unable to accept your application form.
- For more than two applicants, please provide additional details on a separate sheet.
- Please use **BLOCK CAPITALS** throughout this application form.

### THIS SECTION IS FOR USE BY FINANCIAL ADVISERS ONLY

Agent's stamp / details (if applicable)	Commission % (if left blank, default Agent's terms will apply):
	Discount %:
	Agent Number:
	Please check box if advice not given <input type="checkbox"/>

## 1 YOUR PERSONAL DETAILS

1st Applicant	2nd Applicant
Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other
Surname	Surname
Forename(s) in full	Forename(s) in full
Address	Address
Postcode	Postcode
Phone: Day Evening	Phone: Day Evening
Email	Email
Date of birth	Date of birth

If you are an existing Aberdeen client, please provide your account number here:

**You must be 18 or over to invest.** Purchases for children must be registered in the name of an adult designated with the child's name (maximum of 28 characters)

## 2 ABOUT YOUR PERSONAL INFORMATION

We will use your personal information for the purposes of administering your investment, to prevent financial crime and to inform you about Aberdeen's products. We may make this information available to other companies within the Aberdeen Asset Management ('AAM') group of companies including those outside the European Economic Area.

You have the right to apply for a copy of the information we hold about you.

We and other AAM group companies may wish to send you information about other products and services by email or mail. If you would like to receive such information from us please mark this box with an 'X' .

For further information, please refer to the Terms and Conditions, sections 28 (Data Protection Act) and 29 (Money Laundering). These can be found within the SID.



### 3 INVESTMENT DETAILS

Please specify your choice of fund(s) from the table below.

- You need to tell us whether you require Income or Accumulation shares by ticking the relevant box for each fund you choose. Please remember that not all funds offer both Income and Accumulation shares. If you fail to tick a box you will be invested into Class A Accumulation shares.
- If you are investing a monthly amount you will also need to complete the separate Direct Debit Form. Please include a cheque payable to **Aberdeen Unit Trust Managers Limited** for your first monthly payment (this should be from the same bank account as the one on your Direct Debit mandate). Collections will be made on the first business day of each month.
- For lump sums, make your cheque payable to **Aberdeen Unit Trust Managers Limited**. If paying by building society cheque, please ensure that your cheque identifies you as the account holder, e.g. Aberdeen Unit Trust Managers Limited A/C Mr A Smith.

Funds to invest in	Share type you require (tick one box only)	Lump sum amount (minimum £500 per fund)	Monthly amount (minimum £50 per month per fund)
American Equity Fund	ACCUMULATION <input type="checkbox"/>	£	£
Asia Pacific Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Asia Pacific & Japan Fund	ACCUMULATION <input type="checkbox"/>	£	£
Cash Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Corporate Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Emerging Markets Fund	ACCUMULATION <input type="checkbox"/>	£	£
Emerging Markets Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Ethical World Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
European Equity Fund	ACCUMULATION <input type="checkbox"/>	£	£
European Frontiers Fund	ACCUMULATION <input type="checkbox"/>	£	£
European Smaller Companies Fund	ACCUMULATION <input type="checkbox"/>	£	£
High Yield Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Japan Growth Fund	ACCUMULATION <input type="checkbox"/>	£	£
Latin American Equity Fund	ACCUMULATION <input type="checkbox"/>	£	£
Managed Distribution Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Multi-Asset Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Property Share Fund	ACCUMULATION <input type="checkbox"/>	£	£
Responsible UK Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
UK Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
UK Equity Income Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
UK Mid-Cap Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
UK Smaller Companies Fund	ACCUMULATION <input type="checkbox"/>	£	£
World Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
World Growth and Income Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
<b>GRAND TOTAL:</b>		<b>£</b>	<b>£</b>

#### 4 INCOME DISTRIBUTION PAYMENTS

Please complete this section only if you want income payments from your investment to be paid to your bank or building society account. If you have selected an Income share type but do not complete this section you will be invested into the Accumulation share type. Please note that income cannot be paid out for investments in ACCUMULATION shares.

Bank or Building Society	Account holder's name(s)									
Address										
Postcode	Account number									
Sort code	Building society Roll Number (if appropriate):									

#### 5 DECLARATION AND YOUR SIGNATURE(S)

I/we confirm that I am/we are the beneficial owner(s) of this investment.

OR

I/we have named below the beneficial owner(s) of this investment and confirm that they are known to me/us:

Surname:
Forenames:

Surname:
Forenames:

Please supply additional names and signatures on a separate sheet.

- I/we apply to invest in the fund(s) specified in section 3.
- I/we have received an up-to-date version of the relevant Key Investor Information Document(s) ('KIID') as well as the Supplementary Information Document ('SID'), which includes the Terms and Conditions.
- I/we agree to the Terms and Conditions.

Signature (1st Applicant)	Date

Signature (2nd Applicant)	Date

#### RETURNING YOUR COMPLETED APPLICATION FORM TO US

Once completed, this form should be returned to your financial adviser or direct to:

**ABERDEEN UNIT TRUST MANAGERS LIMITED, FREEPOST  
RLTZ-CKGZ-ESTA, PO BOX 9029, CHELMSFORD CM99 2WJ.**

#### Checklist

Before you return this form to us, please check that you have:

- Read, signed and dated the Declaration on this application form  
We require signatures from all applicants.
- Enclosed your cheque made payable to Aberdeen Unit Trust Managers Limited.
- Completed the Direct Debit Form and enclosed a cheque for your first subscription, if saving monthly.
- Completed the Income Distribution Payments – section 4, if you are investing in Income shares. Otherwise you will be invested into Accumulation shares.
- Referred to the Supplementary Information Document if you are making an application under a Power of Attorney.

#### HOW TO CONTACT US

Website: [www.aberdeen-asset.co.uk/retail](http://www.aberdeen-asset.co.uk/retail)  
Email: [customerservices@aberdeen-asset.com](mailto:customerservices@aberdeen-asset.com)

Customer Services: **0845 300 2890**  
Broker Desk: **0800 592 487**

Telephone calls may be recorded



# Individual Savings Account (ISA) Application Form for Class A Shares

## Aberdeen UK OEIC ISA

- You can use this form to make a lump sum or monthly savings investment into Class A shares of Aberdeen UK OEIC fund range via a Stocks & Shares ISA.
- Before you sign the form, please make sure you have received an up-to-date version of the **Key Investor Information Document ('KIID')** for each fund in which you want to invest, as well as the **Supplementary Information Document ('SID')** which provides general guidance. The SID also contains the Aberdeen UK OEIC Fund Range Terms and Conditions. These important documents are available from our website – please see 'How to contact us' for further information.
- Please ensure that you are eligible to open an ISA with us (see the Declaration in section 6).
- If you are a resident in the United States we are unable to accept your application form.
- An ISA can be opened in the name of one individual only.
- Please use **BLOCK CAPITALS** throughout this application form.

### THIS SECTION IS FOR USE BY FINANCIAL ADVISERS ONLY

Agent's stamp / details (if applicable)	Commission % (if left blank, default Agent's terms will apply):
	Discount %:
	Agent Number:
	Please check box if advice not given <input type="checkbox"/>

## 1 YOUR PERSONAL DETAILS

You cannot open an ISA in joint names and you must be 18 or over to invest.

Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Other
Surname		Forename(s) in full	
Address			
			Postcode
Phone: Day		Evening	
Email		Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
^ Do you have a National Insurance Number? YES <input type="checkbox"/> NO <input type="checkbox"/> If yes, please enter <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
^ This can be found on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the DWP, or pension order book.			

If you are an existing Aberdeen client, please provide your account number here:	<input type="text"/>
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## 2 ABOUT YOUR PERSONAL INFORMATION

We will use your personal information for the purposes of administering your investment, to prevent financial crime and to inform you about Aberdeen's products. We may make this information available to other companies within the Aberdeen Asset Management ('AAM') group of companies including those outside the European Economic Area.

You have the right to apply for a copy of the information we hold about you.

We and other AAM group of companies may wish to send you information about other products and services by email or mail. If you would like to receive such information from us please mark this box with an 'X' .

For further information, please refer to the Terms and Conditions, sections 28 (Data Protection Act) and 29 (Money Laundering). These can be found within the SID.



### 3 YOUR ISA DETAILS

I apply to subscribe to a Stocks and Shares ISA for the tax year 20  /  and each subsequent tax year until further notice. (This does not mean that you are obliged to invest with Aberdeen in future tax years).

### 4 INVESTMENT DETAILS

Please specify your choice of fund(s) from the table below.

- You need to tell us whether you require Income or Accumulation shares by ticking the relevant box for each fund you choose. Please remember that not all funds offer both Income and Accumulation shares. If you fail to tick a box you will be invested into Class A Accumulation shares.
- If you are investing a monthly amount you will also need to complete the separate Direct Debit Form. Please include a cheque payable to **Aberdeen Unit Trust Managers Limited** for your first monthly payment (this should be from the same bank account as the one on your Direct Debit mandate). Collections will be made on the first business day of each month. **Until 5 April 2013, the maximum you can invest is £940 per month, if investing for 12 months.**
- For lump sums, make your cheque payable to **Aberdeen Unit Trust Managers Limited**. If paying by building society cheque, please ensure that your cheque identifies you as the account holder, e.g. Aberdeen Unit Trust Managers Limited A/C Mr A Smith. **Until 5 April 2013, the maximum you can invest is £11,280 for the 2012/13 tax year.**

Funds to invest in (Cash Fund is not available as a Stocks & Shares ISA investment)	Share type you require (tick one box only)	Lump sum amount (minimum £500 per fund)	Monthly amount (minimum £50 per month per fund)
American Equity Fund	ACCUMULATION <input type="checkbox"/>	£	£
Asia Pacific Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Asia Pacific & Japan Fund	ACCUMULATION <input type="checkbox"/>	£	£
Corporate Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Emerging Markets Fund	ACCUMULATION <input type="checkbox"/>	£	£
Emerging Markets Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Ethical World Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
European Equity Fund	ACCUMULATION <input type="checkbox"/>	£	£
European Frontiers Fund	ACCUMULATION <input type="checkbox"/>	£	£
European Smaller Companies Fund	ACCUMULATION <input type="checkbox"/>	£	£
High Yield Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Japan Growth Fund	ACCUMULATION <input type="checkbox"/>	£	£
Latin American Equity Fund	ACCUMULATION <input type="checkbox"/>	£	£
Managed Distribution Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Multi-Asset Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
Property Share Fund	ACCUMULATION <input type="checkbox"/>	£	£
Responsible UK Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
UK Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
UK Equity Income Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
UK Mid-Cap Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
UK Smaller Companies Fund	ACCUMULATION <input type="checkbox"/>	£	£
World Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
World Growth and Income Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£	£
<b>GRAND TOTAL:</b>		<b>£</b>	<b>£</b>



**5 INCOME DISTRIBUTION PAYMENTS**

Please complete this section only if you want income payments from your investment to be paid to your bank or building society account. If you have selected an Income share type but do not complete this section you will be invested into the Accumulation share type. Please note that income cannot be paid out for investments in ACCUMULATION shares.

Bank or Building Society										Account holder's name(s)												
Address																						
Postcode										Account number												
Sort code										Building society Roll Number (if appropriate):												
				-																		

**6 DECLARATION AND YOUR SIGNATURE**

I declare that:

- All subscriptions made, and to be made, belong to me.
- I am 18 years of age or over.
- I have not subscribed, and will not subscribe, more than the overall subscription limit in total to a cash ISA and a stocks and shares ISA in the same tax year.
- I have not subscribed, and will not subscribe, to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA, and
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Aberdeen if I cease to be so resident and ordinarily resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties.
- I authorise Aberdeen Unit Trust Managers Limited: to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; to make on my behalf any claims to relief from tax in respect of ISA investments. I declare that the information given by me is correct to the best of my knowledge and belief.
- I have received an up-to-date version of the relevant Key Investor Information Document(s) ('KIID') as well as the Supplementary Information Document ('SID'), which includes the Terms and Conditions.
- I agree to the Terms and Conditions.

<b>Signature</b>	<b>Date</b>

**RETURNING YOUR COMPLETED APPLICATION FORM TO US**

Once completed, this form should be returned to your financial adviser or direct to:

**ABERDEEN UNIT TRUST MANAGERS LIMITED, FREEPOST  
RLTZ-CKGZ-ESTA, PO BOX 9029, CHELMSFORD CM99 2WJ.**

**Checklist**

Before you return this form to us, please check that you have:

- Read, signed and dated the Declaration on this application form (section 6 above).
- Enclosed your cheque made payable to Aberdeen Unit Trust Managers Limited.
- Completed the Direct Debit Form and enclosed a cheque for your first subscription, if saving monthly.
- Completed the Income Distribution Payments (section 5), if your investment provides an income. Otherwise you will be invested into Accumulation shares.
- Referred to the Supplementary Information Document if you are making an application under a Power of Attorney.

**HOW TO CONTACT US**

Website: [www.aberdeen-asset.co.uk/retail](http://www.aberdeen-asset.co.uk/retail)  
Email: [customerservices@aberdeen-asset.com](mailto:customerservices@aberdeen-asset.com)

Customer Services: **0845 300 2890**  
Broker Desk: **0800 592 487**

Telephone calls may be recorded

# Top-up Form for Class A Shares

## Aberdeen UK OEIC and UK OEIC Individual Savings Account (ISA)

- You can use this form to top up your existing Aberdeen UK OEIC investment or current tax year (2012/2013) Aberdeen UK OEIC Stocks & Shares ISA. Please use separate top up forms if you wish to add to both your UK OEIC and your UK OEIC Stocks & Shares ISA.
- Before you sign the form, please make sure you have read an up-to-date version of the **Key Investor Information Document ('KIID')** for each fund in which you want to invest, as well as the **Supplementary Information Document ('SID')** which provides general guidance. The SID also contains the Aberdeen UK OEIC Fund Range Terms and Conditions. These important documents are available from our website – please see 'How to contact us' for further information.
- If there is more than one shareholder registered on your Aberdeen UK OEIC, please ensure that they all sign this form. For more than two applicants, please provide additional details on a separate sheet. Please remember that an ISA can be opened in the name of one individual only.
- Please use **BLOCK CAPITALS** throughout this application form.

### THIS SECTION IS FOR USE BY FINANCIAL ADVISERS ONLY

Agent's stamp / details (if applicable)	Commission % (if left blank, default Agent's terms will apply):
	Discount %:
	Agent Number:
	Please check box if advice not given <input type="checkbox"/>

### 1 YOUR PERSONAL DETAILS

1st Applicant	2nd Applicant (not applicable to ISA investors)
Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other
Surname	Surname
Forename(s) in full	Forename(s) in full
Address	Address
Postcode	Postcode
Phone: Day Evening	Phone: Day Evening
Email	Email
Date of birth	Date of birth

Please provide your Aberdeen account number here:

Please indicate if your account is an **Aberdeen UK OEIC**  or an **Aberdeen UK OEIC ISA for tax year 2012/2013**   
(please tick one box only).

### 2 ABOUT YOUR PERSONAL INFORMATION

We will use your personal information for the purposes of administering your investment, to prevent financial crime and to inform you about Aberdeen's products. We may make this information available to other companies within the Aberdeen Asset Management ('AAM') group of companies including those outside the European Economic Area.

You have the right to apply for a copy of the information we hold about you.

We and other AAM group of companies may wish to send you information about other products and services by email or mail. If you would like to receive such information from us please mark this box with an 'X' .

For further information, please refer to the Terms and Conditions, sections 28 (Data Protection Act) and 29 (Money Laundering). These can be found within the SID.

### 3 TOP-UP DETAILS

Please specify your choice of fund(s) in the table below.

- You need to tell us whether you require Income or Accumulation shares. Otherwise you will be invested into Class A Accumulation shares.
- If you are topping up an Aberdeen ISA for the current tax year, please remember that the maximum you can invest overall for the tax year 2012/2013 is £11,280.
- Please make your cheque payable to **Aberdeen Unit Trust Managers Limited**. If paying by building society cheque, please ensure that your cheque identifies you as the account holder, e.g. Aberdeen Unit Trust Managers Limited A/C Mr A Smith.

Funds to invest in ( <sup>A</sup> Cash Fund is not available as Stocks & Shares ISA investment)	Share type you require (tick one box only)	Top up amount (minimum £100 per fund)
American Equity Fund	ACCUMULATION <input type="checkbox"/>	£
Asia Pacific Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
Asia Pacific & Japan Fund	ACCUMULATION <input type="checkbox"/>	£
<sup>A</sup> Cash Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
Corporate Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
Emerging Markets Fund	ACCUMULATION <input type="checkbox"/>	£
Emerging Markets Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
Ethical World Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
European Equity Fund	ACCUMULATION <input type="checkbox"/>	£
European Frontiers Fund	ACCUMULATION <input type="checkbox"/>	£
European Smaller Companies Fund	ACCUMULATION <input type="checkbox"/>	£
High Yield Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
Japan Growth Fund	ACCUMULATION <input type="checkbox"/>	£
Latin American Equity Fund	ACCUMULATION <input type="checkbox"/>	£
Managed Distribution Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
Multi-Asset Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
Property Share Fund	ACCUMULATION <input type="checkbox"/>	£
Responsible UK Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
UK Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
UK Equity Income Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
UK Mid-Cap Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
UK Smaller Companies Fund	ACCUMULATION <input type="checkbox"/>	£
World Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
World Growth and Income Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	£
<b>GRAND TOTAL:</b>		<b>£</b>

**4 INCOME DISTRIBUTION PAYMENTS**

Please complete this section only if you want income payments from your investment to be paid to your bank or building society account. If you have selected an Income share type but do not complete this section you will be invested into the Accumulation share type. Please note that income cannot be paid out for investments in ACCUMULATION shares.

Bank or Building Society		Account holder's name(s)									
Address											
Postcode		Account number									
Sort code		Building society Roll Number (if appropriate):									
			-			-					

**5 DECLARATION AND YOUR SIGNATURE(S)**

I declare that:

- I/we apply to invest in the fund(s) specified in section 3.
- I/we have received an up-to-date version of the relevant Key Investor Information Document(s) ('KIID') as well as the Supplementary Information Document ('SID'), which includes the Terms and Conditions.
- I/we agree to the Terms and Conditions.

Signature (1st Applicant)	Date

Signature (2nd Applicant) Not applicable to ISA investors	Date

**RETURNING YOUR COMPLETED APPLICATION FORM TO US**

Once completed, this form should be returned to your financial adviser or direct to:

**ABERDEEN UNIT TRUST MANAGERS LIMITED, FREEPOST  
RLTZ-CKGZ-ESTA, PO BOX 9029, CHELMSFORD CM99 2WJ.**

**Checklist**

Before you return this form to us, please check that you have:

- Read, signed and dated the Declaration on this application form. We require signatures from all applicants (non-ISA investors only).
- Enclosed your cheque made payable to Aberdeen Unit Trust Managers Limited.
- Completed the Income Distribution Payments (section 4), if you are investing in Income shares. Otherwise you will be invested into Accumulation shares.

**HOW TO CONTACT US**

Website: [www.aberdeen-asset.co.uk/retail](http://www.aberdeen-asset.co.uk/retail)  
Email: [customerservices@aberdeen-asset.com](mailto:customerservices@aberdeen-asset.com)

Customer Services: **0845 300 2890**  
Broker Desk: **0800 592 487**

Telephone calls may be recorded



# Switching Form for Class A Shares

## Aberdeen UK OEIC and UK OEIC Individual Savings Account (ISA)

- You can use this form to switch your current fund investments to others within the Aberdeen UK OEIC fund range including those held in a Stocks & Shares ISA.
- You can sell your full holding or just part of it, as long as you maintain a minimum investment of £500. The sale proceeds of your switch may be split between a number of funds, if you wish.
- Before you sign the form, please make sure you have received an up-to-date version of the **Key Investor Information Document ('KIID')** for each fund you want to switch into, as well as the **Supplementary Information Document ('SID')** which provides general guidance. The SID also contains the Aberdeen UK OEIC Fund Range Terms and Conditions. These important documents are available from our website – please see 'how to contact us' for further information.
- If there is more than one shareholder registered on your Aberdeen UK OEIC, please ensure that they all sign this form. For accounts with more than two applicants, please provide additional details on a separate sheet. Please remember that an ISA can be opened in the name of one individual only.
- Please use **BLOCK CAPITALS** throughout this application form.

**THIS SECTION IS FOR USE BY FINANCIAL ADVISERS ONLY**

Agent's stamp / details (if applicable)	Commission % (if left blank, default Agent's terms will apply):
	Discount %:
	Agent Number:
	Please check box if advice not given <input type="checkbox"/>

### 1 YOUR PERSONAL DETAILS

<b>1st Applicant</b>	<b>2nd Applicant (not applicable to ISA investors)</b>
Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other
Surname	Surname
Forename(s) in full	Forename(s) in full
Address	Address
Postcode	Postcode
Phone: Day Evening	Phone: Day Evening
Email	Email
Date of birth	Date of birth

Please provide your Aberdeen account number here:

Please indicate if your account is an **Aberdeen UK OEIC**  or an **Aberdeen UK OEIC ISA**   
(please tick one box only as a separate form is required for each product).

## 2 ABOUT YOUR PERSONAL INFORMATION

We will use your personal information for the purposes of administering your investment, to prevent financial crime and to inform you about Aberdeen’s products. We may make this information available to other companies within the Aberdeen Asset Management ('AAM') group of companies including those outside the European Economic Area.

You have the right to apply for a copy of the information we hold about you.

We and other AAM group of companies may wish to send you information about other products and services by email or mail. If you would like to receive such information from us please mark this box with an 'X' .

For further information, please refer to the Terms and Conditions, sections 28 (Data Protection Act) and 29 (Money Laundering). These can be found within the SID.

## 3 SWITCHING DETAILS

Please specify your choice of fund(s) in the table below. The range of available funds is listed in section 4.

However, for the most up to date details, you can refer to [www.aberdeen-asset.co.uk/retail](http://www.aberdeen-asset.co.uk/retail). Once you have decided, follow these instructions:

- Firstly, in the 'Switch from' table, enter your existing fund name(s), plus share type, that you wish to switch out of. If you want to switch an entire fund, simply enter 'FULL'. If you wish to switch only part of a current investment, insert the cash value amount.
- If you are switching only part of one of your current fund(s) please note that the minimum investment limit of £500 will apply to both your existing AND your new holdings.
- Once your funds have been sold, the proceeds will be invested in your choice of new fund(s). Please indicate the fund(s) you wish to switch into in the 'Switch to' table. You also need to tell us whether you require Income or Accumulation shares. Otherwise you will be invested into Class A Accumulation shares.
- Your switch proceeds can be divided between any number of funds. If you are switching the proceeds into one fund only, you should enter 100% in the "Switch to" box. If you are switching into more than one fund, you should enter the appropriate percentage figures against your chosen funds, remembering that the total must add up to 100%.

### Switch from:

Fund name	Share type (e.g. Accumulation OR Income)	Value to be switched (£) or write <b>FULL</b> if you wish to switch complete holding
		£
		£
		£

### Switch to:

Fund name	Share type (e.g. Accumulation OR Income)	Enter % to be switched to
		· %
		· %
		· %
<b>TOTAL</b>		<b>1 0 0 · 0 0 %</b>



#### 4 CHOICE OF FUNDS

##### Funds to invest in and share types (e.g. Accumulation, Income or both)

(\* Cash Fund is not available as a Stocks & Shares ISA investment)

American Equity Fund	ACCUMULATION	
Asia Pacific Fund	ACCUMULATION	INCOME
Asia Pacific & Japan Fund	ACCUMULATION	
<sup>A</sup> Cash Fund	ACCUMULATION	INCOME
Corporate Bond Fund	ACCUMULATION	INCOME
Emerging Markets Fund	ACCUMULATION	
Emerging Markets Bond Fund	ACCUMULATION	INCOME
Ethical World Fund	ACCUMULATION	INCOME
European Equity Fund	ACCUMULATION	
European Frontiers Fund	ACCUMULATION	
European Smaller Companies Fund	ACCUMULATION	
High Yield Bond Fund	ACCUMULATION	INCOME
Japan Growth Fund	ACCUMULATION	
Latin American Equity Fund	ACCUMULATION	
Managed Distribution Fund	ACCUMULATION	INCOME
Multi-Asset Fund	ACCUMULATION	INCOME
Property Share Fund	ACCUMULATION	
Responsible UK Equity Fund	ACCUMULATION	INCOME
UK Equity Fund	ACCUMULATION	INCOME
UK Equity Income Fund	ACCUMULATION	INCOME
UK Mid-Cap Fund	ACCUMULATION	INCOME
UK Smaller Companies Fund	ACCUMULATION	
World Equity Fund	ACCUMULATION	INCOME
World Growth and Income Fund	ACCUMULATION	INCOME

#### 5 INCOME DISTRIBUTION PAYMENTS

Please complete this section only if you want income payments from your investment to be paid to your bank or building society account. If you have selected an Income share type but do not complete this section you will be invested into the Accumulation share type. Please note that income cannot be paid out for investments in ACCUMULATION shares.

Bank or Building Society	Account holder's name(s)										
Address											
Postcode											
Sort code			-			-			Account number		
									Building society Roll Number (if appropriate):		

**6 MONTHLY SAVINGS INVESTORS ONLY**

- If you are a current regular saver into a fund you are selling please specify your instructions below. If you do not tick either box, your direct debit instructions will remain under the existing terms.
- If we receive new instructions shortly before we are due to collect your direct debit payment we may not be able to stop or change your payment in time.

I/we wish to continue my/our monthly savings contributions by direct debit into the new fund(s) and in the same proportion detailed under the 'Switch to' table in section 3 or, if not, as specified here:

I/we do not wish to continue with my/our monthly savings contributions. Please cancel my direct debit.

**7 DECLARATION AND YOUR SIGNATURE(S)**

I/we declare that:

- I/we have received an up-to-date version of the relevant Key Investor Information Document(s) ('KIID') as well as the Supplementary Information Document ('SID'), which includes the Terms and Conditions.
- I/we authorise the switch between funds as instructed on this form.
- I/we agree to the Terms and Conditions.

Signature (1st Applicant)	Date

Signature (2nd Applicant) Not applicable to ISA investors	Date

**RETURNING YOUR COMPLETED APPLICATION FORM TO US**

Once completed, this form should be returned to your financial adviser or direct to:

**ABERDEEN UNIT TRUST MANAGERS LIMITED, FREEPOST  
RLTZ-CKGZ-ESTA, PO BOX 9029, CHELMSFORD CM99 2WJ.**

**Checklist**

Before you return this form to us, please check that you have:

- Read, signed and dated the Declaration on this application form. We require signatures from all applicants (non-ISA investors only).
- Provided full switch instructions, for the fund(s) you are selling and buying.
- Completed the Income Distribution Payments (section 5), if your investment provides an income. Otherwise you will be invested into Accumulation shares.
- Reviewed your monthly savings instructions, if you are a current regular saver (section 6).

**HOW TO CONTACT US**

Website: [www.aberdeen-asset.co.uk/retail](http://www.aberdeen-asset.co.uk/retail)  
Email: [customerservices@aberdeen-asset.com](mailto:customerservices@aberdeen-asset.com)

Customer Services: **0845 300 2890**  
Broker Desk: **0800 592 487**

Telephone calls may be recorded

# Individual Savings Account (ISA) Transfer Form for Class A Shares (to transfer an ISA from another ISA manager)

## Aberdeen UK OEIC ISA

- You can use this form to transfer both previous and current tax year ISA contributions to the Aberdeen UK OEIC Stocks & Shares ISA from another ISA manager. If you wish to transfer ISAs from different managers you will need to complete separate ISA Transfer forms.
- Before you sign the form, please make sure you have received an up-to-date version of the Key Investor Information Document ('KIID') for each fund in which you want to invest, as well as the Supplementary Information Document ('SID') which provides general guidance. The SID also contains the Aberdeen UK OEIC Fund Range Terms and Conditions. These important documents are available from our website – please see 'How to contact us' for further information.
- Current tax year ISA contributions can only be transferred to us in full. Previous tax year ISA contributions can be transferred in full or in part. However, as we only offer a Stocks & Shares ISA, it is not possible to transfer into a Cash ISA.
- We only accept transfers in cash which will be used to invest in your chosen funds.
- Please ensure that you complete both sides and sign the authorisation on the first side of the ISA Transfer Authority which is at the back of this form, sections 6(a) and (b).
- Please use **BLOCK CAPITALS** throughout this application form.

### THIS SECTION IS FOR USE BY FINANCIAL ADVISERS ONLY

Agent's stamp / details (if applicable)	Commission % (if left blank, default Agent's terms will apply):
	Discount %:
	Agent Number:
	Please check box if advice not given <input type="checkbox"/>

## 1 YOUR PERSONAL DETAILS

You cannot open an ISA in joint names and you must be 18 or over to invest.

Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Other
Surname		Forename(s) in full	
Address			
Postcode			
Phone: Day		Evening	
Email		Date of birth	
		D	D
		M	M
		Y	Y
		Y	Y
^ Do you have a National Insurance Number?			
YES <input type="checkbox"/> NO <input type="checkbox"/>			
If yes, please enter			
^ This can be found on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the DWP, or pension order book.			

If you are an existing Aberdeen client, please provide your account number here:

## 2 ABOUT YOUR PERSONAL INFORMATION

We will use your personal information for the purposes of administering your investment, to prevent financial crime and to inform you about Aberdeen's products. We may make this information available to other companies within the Aberdeen Asset Management ('AAM') group of companies including those outside the European Economic Area.

You have the right to apply for a copy of the information we hold about you.

We and other AAM group of companies may wish to send you information about other products and services by email or mail. If you would like to receive such information from us please mark this box with an 'X' .

For further information, please refer to the Terms and Conditions, sections 28 (Data Protection Act) and 29 (Money Laundering). These can be found within the SID.



### 3 INVESTMENT DETAILS

Please specify your choice of fund(s) from the table below. You need to tell us the percentage of the cash amount to be transferred that you wish to invest against the fund(s) that you choose. We will follow these instructions once we have received the cash proceeds from your current ISA manager.

- You need to tell us whether you require Income or Accumulation shares. Please remember that not all funds offer both Income and Accumulation shares. If you fail to tick a box you will be invested into Class A Accumulation shares.
- If you choose Income shares, please also complete section 4.

Funds to invest in (Cash Fund is not available as a Stocks & Shares ISA investment)	Share type you require (tick one box only)	Proportion of the amount transferred (insert percentage)
American Equity Fund	ACCUMULATION <input type="checkbox"/>	%
Asia Pacific Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
Asia Pacific & Japan Fund	ACCUMULATION <input type="checkbox"/>	%
Corporate Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
Emerging Markets Fund	ACCUMULATION <input type="checkbox"/>	%
Emerging Markets Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
Ethical World Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
European Equity Fund	ACCUMULATION <input type="checkbox"/>	%
European Frontiers Fund	ACCUMULATION <input type="checkbox"/>	%
European Smaller Companies Fund	ACCUMULATION <input type="checkbox"/>	%
High Yield Bond Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
Japan Growth Fund	ACCUMULATION <input type="checkbox"/>	%
Latin American Equity Fund	ACCUMULATION <input type="checkbox"/>	%
Managed Distribution Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
Multi-Asset Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
Property Share Fund	ACCUMULATION <input type="checkbox"/>	%
Responsible UK Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
UK Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
UK Equity Income Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
UK Mid-Cap Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
UK Smaller Companies Fund	ACCUMULATION <input type="checkbox"/>	%
World Equity Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
World Growth and Income Fund	ACCUMULATION <input type="checkbox"/> INCOME <input type="checkbox"/>	%
<b>Your percentages in the right hand column above must add up to 100%</b>		

### 4 INCOME DISTRIBUTION PAYMENTS

Please complete this section only if you want income payments from your investment to be paid to your bank or building society account. If you have selected an Income share type but do not complete this section you will be invested into the Accumulation share type. Please note that income cannot be paid out for investments in ACCUMULATION shares.

Bank or Building Society	Account holder's name(s)									
Address										
Postcode	Account number									
Sort code			-			-			Building society Roll Number (if appropriate):	

**5 DECLARATION AND YOUR SIGNATURE**

I declare that:

- I wish to transfer my existing ISA to Aberdeen Unit Trust Managers Limited.
- All subscriptions made, and to be made, belong to me.
- I am 18 years of age or over.
- I have not subscribed, and will not subscribe, more than the overall subscription limit in total to a cash ISA and a stocks & shares ISA in the same tax year.
- I have not subscribed, and will not subscribe, to another stocks & shares ISA in the same tax year that I subscribe to this stocks & shares ISA, and
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Aberdeen if I cease to be so resident and ordinarily resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties.
- I authorise Aberdeen Unit Trust Managers Limited: to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; to make on my behalf any claims to relief from tax in respect of ISA investments. I declare that the information given by me is correct to the best of my knowledge and belief.
- I have received an up-to-date version of the relevant Key Investor Information Document(s) ('KIID') as well as the Supplementary Information Document ('SID'), which includes the Terms and Conditions.
- I agree to the Terms and Conditions.

Signature	Date

**6(a) ISA TRANSFER AUTHORITY TO YOUR CURRENT ISA MANAGER**

(please do not detach and ensure that you complete the reverse of the form)

**Details of your current ISA Manager**

Name of Manager			
Address of Manager			
			Postcode
Account number(s):			

**Your details**

Title:	Surname:	Forename(s):
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**Authorisation for your current ISA Manager**

I hereby instruct you, as my current ISA manager, to sell the assets and/or transfer the cash proceeds to Aberdeen Unit Trust Managers Limited, and to provide Aberdeen with any information it may request from you relating to my ISA. I understand that you will collect outstanding distributions unless alternative arrangements are agreed with you by Aberdeen. (NB: Deductions may be incurred relating to outstanding liabilities or charges according to the Terms and Conditions of the existing ISA.)

Your signature	Date
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**INFORMATION FOR THE CURRENT ISA MANAGER:** Please forward a copy of this form, together with a cheque made payable to Aberdeen Unit Trust Managers Limited, as soon as possible to: Aberdeen Unit Trust Managers Limited, FREEPOST RLTZ-CKGZ-ESTA, PO Box 9029, Chelmsford CM99 2WJ.

**RETURNING YOUR COMPLETED APPLICATION FORM TO US**

Once completed, this form should be returned to your financial adviser or direct to:

**ABERDEEN UNIT TRUST MANAGERS LIMITED, FREEPOST  
RLTZ-CKGZ-ESTA, PO BOX 9029, CHELMSFORD CM99 2WJ.**

**Checklist**

Before you return this form to us, please check that you have:

- Read, signed and dated the Declaration on this application form (section 5).
- Enclosed your cheque made payable to Aberdeen Unit Trust Managers Limited.
- Completed the Income Distribution Payments (section 4), if your investment provides an income. Otherwise you will be invested into Accumulation shares.
- Fully completed the ISA Transfer Authority and signed section 6(a), which provides authorisation for your current ISA manager to transfer the cash proceeds of your ISA to us.

**HOW TO CONTACT US**

Website: [www.aberdeen-asset.co.uk/retail](http://www.aberdeen-asset.co.uk/retail)  
Email: [customerservices@aberdeen-asset.com](mailto:customerservices@aberdeen-asset.com)

Customer Services: **0845 300 2890**  
Broker Desk: **0800 592 487**

Telephone calls may be recorded

**6(b) INVESTMENT INSTRUCTIONS TO YOUR CURRENT ISA MANAGER**

**CURRENT TAX YEAR ISA** (current tax year contributions can only be transferred in full)

Please transfer my current tax year Stocks & Shares ISA to the Aberdeen UK OEIC ISA in its entirety

Please transfer my current tax year Cash ISA to the Aberdeen UK OEIC Stocks & Shares ISA in its entirety

**PREVIOUS TAX YEAR(S)** (you can transfer all or part of your previous tax year's holdings. If making a partial transfer you can either state a percentage you wish to transfer or specific investment you wish to sell)

Please transfer all of my previous tax years **Stocks & Shares ISA** contributions to the Aberdeen UK OEIC ISA

**OR**

Please transfer part of my total Stocks & Shares ISA holding to the Aberdeen UK OEIC ISA by:

- a) transferring [            ]% of my total ISA holding **OR**
- b) transferring part of my ISA for previous tax year(s) by selling the following investment holding(s):

Please transfer all of my previous tax years **Cash ISA** contributions to the Aberdeen ISA

**OR**

Please transfer part of my total Cash ISA to the Aberdeen UK OEIC ISA by transferring [            ] % of my total ISA holding

## Direct Debit Form

### Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form, including official use box, using a ball point pen and send to:

Aberdeen Unit Trust Managers Limited  
Freepost RLTZ-CGGZ-ESTA  
PO Box 9029  
Chelmsford  
Essex CM99 2WJ

Name(s) of account holder(s)

  

Bank/building society account number

Branch sort code

Name and full postal address of your bank or building society

To: The Manager
Bank/building society
Address
Postcode

Reference

Service user number

2	7	0	4	1	6
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FOR ABERDEEN UNIT TRUST MANAGERS LIMITED USE ONLY  
(This is not part of the instruction to your bank or building society)

#### INSTRUCTIONS TO YOUR BANK OR BUILDING SOCIETY

Please pay **Aberdeen Unit Trust Managers Limited** Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with **Aberdeen Unit Trust Managers Limited** and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Banks and building societies may not accept Direct Debit instructions for some types of accounts.

This guarantee should be detached and retained by the payer.

#### THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Aberdeen Unit Trust Managers Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Aberdeen Unit Trust Managers Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Aberdeen Unit Trust Managers Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Aberdeen Unit Trust Managers Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.











