

Terms & Conditions – Key Changes

CONTACT INFORMATION

Client Administration Centre
J.P. Morgan Asset Management
Client Administration Centre
PO Box 12272
Chelmsford CM99 2EL
Tel 0800 20 40 20 / +44 1268 44 44 70
Fax 0845 246 1852

J.P. Morgan ISA and J.P. Morgan Investment Account Key Features Terms and Conditions – Effective from 1 January 2018

We would like to take the opportunity to highlight some **key** changes made since the version effective August 2017; these are outlined below for ease of reference.

The latest document, incorporating all changes, is available to view on our website at www.jpmorgan.co.uk/investor, or from our client administration centre on request.

Key Features Changes - shown in *bold italics*

BEFORE

What are Investment Trusts and OEICs? pg. 3

Investment Trusts

An investment trust is a public company, listed on a stock exchange that invests in other companies to make money for its shareholders. You should refer to the relevant J.P. Morgan Investment Trust profile and report and accounts before investing.

AFTER

What are Investment Trusts and OEICs? pg. 3

Investment Trusts

An investment trust is a public company, listed on a stock exchange that invests in other companies to make money for its shareholders. You should refer to the ***fund's Key Information Document (KID), Pre-Sale Cost & Charges Document and report and accounts before investing.***

Investing by Post pg. 4

New section – If you are sending a signed instruction by post, and are not completing an application form then to enable us to process this, there are a number of statements you will need to include in your signed instruction, in addition to your dealing instruction, this is reflected below:

OEIC Funds – I have read the most recent Key Investor Information Document and Pre-Sale Cost and Changes document for (Fund/s name/s)

Investment Trusts – I have read the Key Information Document and Pre-Sale Cost and Charges Document for (Trust/s name/s)

How will I know how my investments are performing? pg. 5

You can check how your investments are performing online, if you have registered at www.jpmorgan.co.uk/online for this service, or by phone. You will also receive statements with details of your J.P. Morgan Stocks and Shares ISA and J.P. Morgan Investment Account as at April and October, showing all transactions over the previous six months.

How will I know how my investments are performing? pg. 5

You can check how your investments are performing online, if you have registered at www.jpmorgan.co.uk/online for this service, or by phone. You will also receive statements with details of your J.P. Morgan Stocks and Shares ISA and J.P. Morgan Investment Account as at April, ***July, October and January****, showing all transactions over the previous ***quarter***.

****January statements are effective from 2019***

J.P. Morgan Account General Terms and Conditions Changes - shown in *bold italics*

BEFORE

AFTER

4. Opening your Account pg. 12

New clause 4.7 – We cannot accept applications for Investment Accounts from corporate investors.

BEFORE

15. Shareholder information, voting and meetings pg. 16

Prospectuses, Key Investor Information Documents (KIIDs)

15.1 You can get a copy of the Prospectus, KIID for each Fund you hold either from jpmorgan.co.uk/investor or by contacting us using any of the contact details set out in our Key Features Document or in clause 34.

AFTER

Buying and selling investment trusts

11 Buying and selling investments ("dealing instructions") pg. 14

New clause 11.16 – *In order to execute any trades on your behalf we will need confirmation on our records of:*

- *Your nationality*
- *Your National insurance number if you are a British National, or alternative acceptable primary information if a national of any other country*

If we do not hold this information then it may cause delays with dealing instructions, and mean we will be unable to place all trades (either buying or selling) in our J.P. Morgan Investment Trust range on your behalf.

15. Shareholder information, voting and meetings pg.16

Prospectuses, Key Investor Information Documents (KIIDs), Key Information Documents (KIDs) and Pre-Sale Cost & Charges Documents

15.1 You can get a copy of the **above** for each Fund you hold either from jpmorgan.co.uk/investor or by contacting us using any of the contact details set out in our Key Features Document or in clause 34.
