

# Terms & Conditions – Key Changes

## CONTACT INFORMATION

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## J.P. Morgan Junior ISA 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 December 2015; 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](http://www.jpmorgan.co.uk/investor), or from our client administration centre on request.

### Key Features Changes - shown in *bold italics*

#### BEFORE

##### What investments are available? pg. 4

You can invest in the following investments:

###### *Junior Stocks and Shares ISA*

- J.P. Morgan Investment Trusts ("Investment Trusts")
- J.P. Morgan Open Ended Investment Companies ("OEICs")

###### *Junior Cash ISA*

- Cash deposits

#### AFTER

##### What investments are available? pg. 4

You can invest in the following investments:

###### *Junior Stocks and Shares ISA*

- J.P. Morgan Investment Trusts ("Investment Trusts")
- J.P. Morgan Open Ended Investment Companies ("OEICs")

###### *Junior Cash ISA*

- Cash deposits
- ***No new Junior Cash ISA products can be opened***

##### How will I know how the investments within the Junior ISA are performing? pg. 5

You will receive statements with details of the investments within the Junior ISA as at April and October showing all transactions over the previous six months.

##### How will I know how the investments within the Junior ISA are performing? pg. 5

You will receive statements with details of the investments within the Junior ISA as at April, July, October and January\*, showing all transactions over the previous quarter.

\*January statements will commence in 2019

##### How will I know how the investments within the Junior ISA are performing? pg. 5

Factsheets, Key Investor Information Documents ("KIIDs") and annual reports for J.P. Morgan OEICs and Investment Trusts can be viewed on our website [www.jpmorgan.co.uk/investor](http://www.jpmorgan.co.uk/investor)

##### How will I know how the investments within the Junior ISA are performing? pg. 5

Factsheets, ***Key Information Documents ("KIDs"), Pre-Sale Cost and Charges Documents***, Key Investor Information Documents ("KIIDs") and annual reports for J.P. Morgan OEICs and Investment Trusts can be viewed on our website [www.jpmorgan.co.uk/investor](http://www.jpmorgan.co.uk/investor)

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

#### BEFORE

#### AFTER

##### 3. Anti-Money Laundering and Identity Verification pg. 10

***New clause 3.6 – We will need a verified date of birth registered on the account.***

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**BEFORE****10.9 Funds pg 13**

If we do not receive instructions from you and you or another subscriber have been investing regular contributions in a Fund which merges with another Fund we will continue to collect the regular contributions and invest them in the new Fund; if a fund is closed, we will cancel the regular contributions.

**AFTER****10.9 Funds pg 13**

If we do not receive instructions from you and you or another subscriber have been investing regular contributions in a Fund which merges with another Fund we will continue to collect the regular contributions and invest them in the new Fund; if a fund is closed, ***we may cancel the regular contributions, or collect these and hold as cash on the account.***

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**10 Investment Trusts pg. 13/14**

***New clause 10.14 – 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.***

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**10.18 Paying for dealing instructions pg. 14**

Investments can be paid for online by a debit card, by sending us a cheque, you can switch money from your Cash Balance or, if someone wants to set up a regular savings plan, by completing a direct debit mandate.

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**10.18 Paying for dealing instructions pg. 14**

Investments can be paid for online by a debit card, by sending us a cheque, you can switch money from your Cash Balance or, if someone wants to set up a regular savings plan, by completing a direct debit mandate ***form along with a cheque for the first instalment.***

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**23. Online access pg. 18**

***New clause 23.10 – Our online service is only available for UK residents. If you move then we will revoke your access to this service.***

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**27.1 Communications pg. 18**

You must provide us with any changes to your postal and/or email address or other personal detail changes as soon as they occur so we are able to contact you.

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**27.1 Communications pg. 18**

You must provide us with any changes to your postal and/or email address or other personal detail changes as soon as they occur so we are able to contact you. ***If you do not keep us informed of any changes and we are unable to contact you, we may not be able to carry out your instructions or manage the account.***

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**27 Communications pg. 18**

***New clause 27.3 – If you are registered to have online access on this Account, you may be able to communicate with us via secure messaging. Please note you cannot place dealing instructions or make any account updates via secure messaging.***

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