

13th March 2026

ACCOMPANYING NOTES FOR THE UPDATED INVESTNOW CLIENT AGREEMENT

This document outlines the changes that will be applied to any new or existing InvestNow Client Agreement from **Monday 30th March 2026** onwards. We recommend that you read the updated agreement, and use this document as a guide to ensure that you understand the potential impact of these changes.

Updates

The following material updates have been made to the InvestNow Client Agreement:

Section	Title	Details of Change
1	Definitions	<p>Independent Trustee. A definition for Independent Trustee has been added and we have clarified that the liability of an Independent Trustee is limited to the assets of the trust.</p> <p>Transaction Costs. References to “Exit fee” and “Entry fee” have been replaced with “Buy fee” and “Sell fee”, respectively.</p>
7	Your Liability To Us	<p>7.4 Has been updated to clarify that the liability of an Independent Trustee, as defined in Section 1, is limited to the assets of the trust .</p>
8	Your Confirmations, Acknowledgments And Undertakings To Us	<p>8.1.3. Replaced “Financial Advisers Act 2008” with “Financial Markets Conduct Act 2013 (FMCA).</p> <p>8.7.4, 8.7.5 & 8.7.6. Updated details with regards to minor accounts.</p>
11	Tax	<p>11.1, 11.2, 11.3 & 11.11 Updated details with regards to your obligation to notify us of any changes to any of your tax information e.g. residency and/or tax rates.</p>
12	Dormant Account Closure	<p>This is a new section, detailing the process we follow when customers are no longer using their InvestNow account.</p>
13	Unclaimed Monies Procedure	<p>This is a new section, detailing the process we follow to manage monies that remain unclaimed by customers.</p>
21.1	Complaints	<p>Added details of our Complaints Procedure.</p>

Section	Details of Change
<p>Schedule 2 – Privacy Notice</p>	<p>1.0 Updated InvestNow ownership details.</p> <p>2.0 & 3.0 Expanded details of our Privacy Notice and where to obtain a copy.</p> <p>4.0, 5.0, 6.0 & 7.0 Enhanced details for your personal information i.e. what we collect, how we collect it, the uses made of it, and who may share it with.</p> <p>8.0 & 9.0 These are new sections detailing how we store your personal information and how long we store it for.</p> <p>13.0 Expanded Your Consent and Rights to include details for:</p> <ul style="list-style-type: none"> • your right to lodge a complaint, • your right to know when and why your information is being collected, • your right to know how it is being used and shared, • your access rights, • your rectification rights, • your right to restrict processing, • your right to object to direct marketing, and • your right to withdraw consent. <p>14.0 Details about who to contact at InvestNow with regards to any matter associated with the Privacy Notice and your personal information.</p> <p>16.0 Updated details with regards to the governing law and jurisdiction that applies to the Privacy Notice.</p>

Please do not hesitate to contact us with any questions about this or any other matter.

Regards

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