

# C4C INVESTOR ACCOUNT



## Key Features

General Investment Account (GIA)

Individual Savings Account (ISA)

Pension Account (please refer to the Pershing Key Features document)



THE THOUGHTFUL INVESTOR

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INVESTMENT MANAGEMENT



## Key Features of the C4C Investor Account

Contained in this document is important information intended to help you decide whether the C4C Investor Account is right for you. We have produced this document to help you to understand better the benefits and restrictions of each of the C4C GIA and ISA, so please keep it safe for future use. To keep it concise and to provide information in an easily digestible form, we have not included every detail, so please refer to the main C4C Terms of Business for further detailed information.

### The Aims

The **C4C GIA** allows you to:

- Invest in the shares of Capital for Colleagues plc (C4C) without limit.

The **C4C ISA** allows you to:

- Make tax-efficient investments in the shares of Capital for Colleagues plc (C4C).
- Make one-off or regular cash payments into your ISA (up to HMRC's subscription limit) with which you can then buy shares in C4C.

### Your Commitments

We ask that you:

- Fully understand the risks of trading in and holding potentially illiquid shares in unlisted companies.
- Make a minimum initial investment of £5,000
- Have the intention to invest for the long term.
- Regularly review your investment in C4C and satisfy yourself that it remains a suitable investment in the light of any changes in your personal circumstances.
- As an ongoing shareholder, be prepared to make any necessary decisions, within a specified timeframe, if C4C shares are involved in any form of 'corporate action'. E.g. The issue of more shares to existing shareholders.

### Your Commitments Continued...

- Where relevant, fully understand the features and limitations of an ISA, including subscription limits and other ISA investment restrictions (more information can be found at [www.gov.uk/individual-savings-accounts](http://www.gov.uk/individual-savings-accounts)).

### The Risks

- The Government can change the way GIAs, ISAs and other investments are taxed.
- The value of your investment in C4C shares is capable of falling as well as rising.
- An investment in the shares of a quoted but technically unlisted company (like C4C) poses a bigger risk of lack of liquidity in trading in the shares than would be the case of more mainstream, listed companies.
- Realising your profit/value in the shares of C4C may take longer than for more liquid shares. A requirement to realise the value quickly could adversely affect the price you receive – perhaps significantly.

## Questions and Answers

### What is the C4C Investor Account?

The C4C Investor Account is an investment administration service which allows you to buy, hold and when you deem it appropriate, sell shares in C4C. It is a 'dealing only' service which means that neither C4C nor Castlefield will offer you any advice as to suitability of C4C as an investment in your own particular circumstances.

### What is a GIA?

A General Investment Account or 'GIA' is a savings and investments vehicle but without the tax benefits of an ISA.

### What is an ISA?

An Individual Savings Account or 'ISA' is a tax efficient savings and investments vehicle for all UK residents aged 18 years or older. You do not pay tax on any income or capital gains made on investments in your ISA.



## Questions and Answers Continued...

### How much can I invest?

There is no maximum subscription limit for a GIA. For the tax year 2016/17 the Government has set an annual subscription limit of £15,240 for an ISA. You may subscribe to a cash ISA, stocks and shares ISA and an innovative ISA in the same tax year, but will be limited to one of each type of ISA.

### Are your products right for me?

The C4C GIA and ISA could be right for you if you are interested in:

- A flexible platform to save and invest.
- A cost effective option for investing in and holding shares in C4C.
- You understand all of the risks associated with investing in the shares of quoted, but technically unlisted shares, like those of C4C.

### What can I invest in?

With the C4C Investor Account you are only permitted to invest in the shares of Capital for Colleagues plc (or in any other form of security issued in future by the company).

### How do I invest?

You can make investments into your account by either cheque or bank transfer.

### Can I set up a regular withdrawal facility to use my investment for income?

If C4C pays a dividend to investors it will be possible to arrange to have this paid to your nominated bank account.

### What are your charges?

Please see the separate schedule of charges.

### How can I obtain a valuation?

You can log in to your account, using our secure online service and access the value of your account at any time.

### How much can I invest at any one time?

The minimum single subscription amount is £5000. You can make additional investments at any time subject to a minimum of £1000.

## Glossary

*Probate – the official proving of a will.*

*\*APS (Additional Permitted Subscription) – This is an additional ISA allowance that is granted to a husband, wife or civil partner when their spouse or partner dies.*

### Can I transfer my existing investment portfolio to you?

The C4C Investor Account is designed simply to invest in and hold shares in C4C. You may transfer in other existing investments but these will be immediately sold and the proceeds applied to the purchase of C4C shares.

### Can I transfer my investments to another provider?

You may transfer any shares and cash held in your account to another provider, but you should make sure that the new provider is happy to hold the shares for you.

### What if I change my mind?

You have a right to cancel your ISA if you change your mind. You will have 14 days from the date that you receive our letter acknowledging the establishment of the ISA or the ISA transfer, to exercise your right to cancel. Please submit your request to Castlefield, 111 Piccadilly, Manchester, M1 2HY.

### Are my investments protected by any compensation arrangements?

The Financial Services Compensation Scheme has been setup to deal with compensation should firms not be able to meet claims made against them. Please see the main Terms of Business for more details.

### What happens in the event of my death?

We would freeze your account until we receive probate and then take instructions from your executors. Where you hold an ISA, your spouse will be entitled to an additional spouses allowance, (APS)\* equal to the value of the ISA at date of death.

### What if I have any further questions or need to raise a complaint?

Please write to our Manchester Office at 111 Piccadilly, Manchester, M1 2HY or email us at C4C@castlefield.com.

