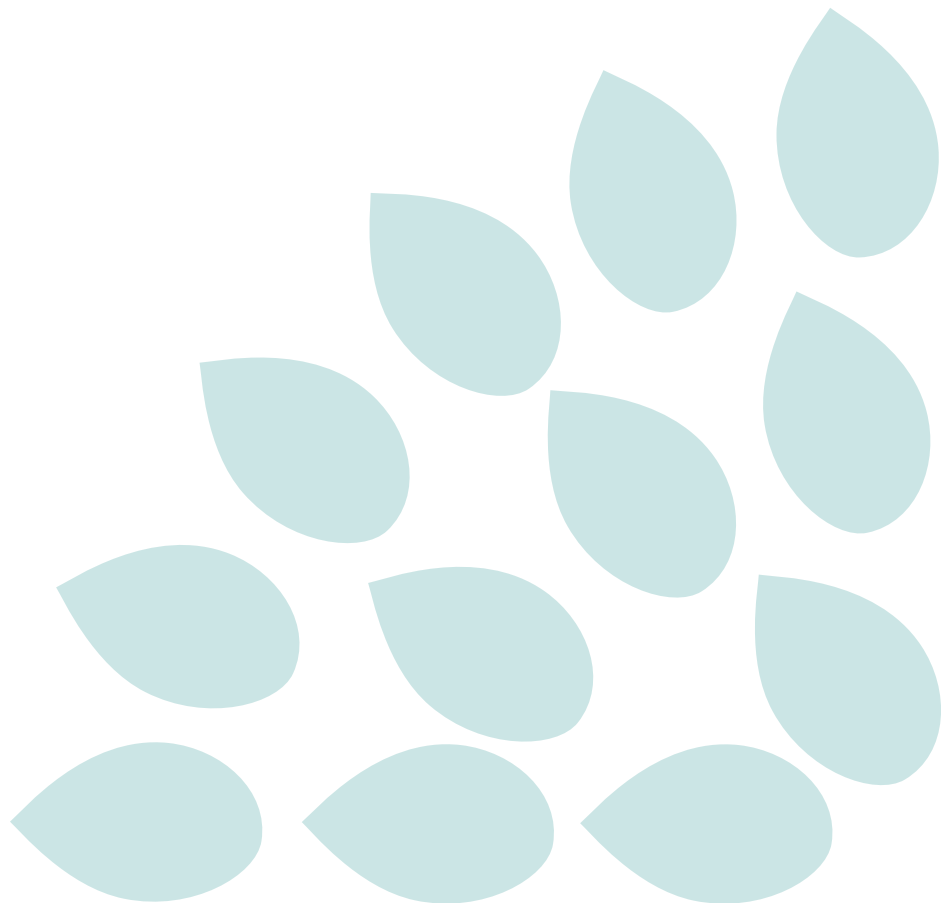




TERMS AND CONDITIONS

STOCKS AND SHARES INDIVIDUAL SAVINGS ACCOUNT



Please read these Terms and Conditions carefully. They detail the services which will be provided and set out the obligations and rights applying between the ISA Manager and the ISA Holder. If there is anything in these Conditions which you as the ISA Holder do not understand or with which you do not agree, please contact the ISA Manager immediately.

These Terms and Conditions, together with the completed application form, key Investor Information Document(s), Supplementary Information Document and Prospectus, form a legal agreement between you (the applicant whose details appear on the Application Form) and us (EdenTree Investment Management Limited).

DEFINITIONS AND INTERPRETATION

Business Day

Means any day on which banks are open for business in England.

Conditions

Means these Terms and Conditions together with the ISA application form.

FCA

Means the Financial Conduct Authority.

ISA Manager

Means EdenTree Investment Management Limited (EIM), which is authorised and regulated by the FCA in the conduct of Investment Business.

ISA Account

Means an Individual Savings Account which is a stocks and shares ISA and a scheme of investment managed in accordance with the Regulations by the ISA Manager under terms agreed in writing between the ISA Manager and ISA Holder in accordance with these Conditions. It includes the qualifying ISA Investments, all rights and liabilities in the Account, and the benefit of the tax exemptions attaching.

ISA Holder

Means a Qualifying Individual who has opened an Account under these Conditions.

ISA Investment

Means any investment or cash as may be permitted under the Regulations to be held in an ISA.

Regulations

Means the Treasury Regulations for Individual Savings Accounts 1998 as amended from time to time.

Stocks and Shares Component

Means a holding in one or more funds nominated by the ISA Holder together with any rights and cash balances held in an ISA effected under these Conditions or such other qualifying investments as are permitted under regulation 7 of the Regulations.

Please note, EdenTree Investment Management does not currently offer a cash ISA.

Innovative Finance ISA

Means an ISA which is used for peer-to-peer lending.

Please note, EdenTree Investment Management does not offer an Innovative ISA.

Qualifying Individual

Means an individual:

- (a) who is 18 years of age or over;
- (b) has not subscribed, and will not subscribe, more than the overall ISA subscription limit total in the same tax year; and
- (c) who is resident in the United Kingdom for tax purposes, or if not resident, either performs duties which, by virtue of section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the UK — or is married to, or in a civil partnership with, a person who performs such duties.

Investment Funds

Means the:

EdenTree UK Equity Fund Share Class A
 EdenTree European Equity Fund Share Class A
 EdenTree Global Equity Fund Share Class A
 EdenTree Sterling Bond Fund Share Class A
 EdenTree UK Equity Opportunities Fund Share Class A
 EdenTree Managed Income Fund Share Class A
 and any other authorised scheme as permitted in the Regulations, of which EdenTree Investment Management is the Authorised Corporate Director.

ISA MANAGER AND ADMINISTRATION

The ISA Manager is authorised and regulated by the FCA in the conduct of its investment business. It will manage the ISA in accordance with the Regulations and the Rules. Administration of each Account is carried out by a third party and it is believed that the third party are competent to act in this capacity in relation to the Account.

APPLICATIONS

In order to open an ISA an applicant must be a Qualifying Individual, and must submit a duly completed application form to the ISA Manager. An application in respect of any tax year must be received by the ISA Manager no later than 5pm on the last Business Day before the end of the relevant tax year. An applicant may apply to transfer an existing ISA to the ISA Manager. The ISA to be transferred may include either a Stocks and Shares Component or a cash component.

CANCELLATIONS

After a proposal is accepted, an applicant should note that they will receive a notice of the right to cancel. The applicant will then have 30 days in which they can change their mind and cancel the ISA.

Where cancellation rights are exercised, applicants should note that they will not get a full refund of money paid if the investment falls in value before the cancellation notice is received, because an amount equal to the fall in value will be deducted from any refund. Where an ISA has been sold to an applicant at a distance, for example by telephone, there is also a 30 day cancellation period. The cancellation period for distance contracts is voluntarily offered by the ISA Manager and is not prescribed by financial regulations.

INDEMNITY

Where an ISA is made void due to the ISA Holder's fault, the ISA Holder hereby agrees to indemnify the ISA Manager and keep them indemnified against any losses, costs or other liabilities directly or indirectly arising as a result.

TITLE OR CUSTODY OF ISA COMPONENTS

Stocks and Shares

The title of the investments in the Stocks and Shares Component will be registered in the joint names of the ISA Holder and ISA Manager. All documents of, or evidence of, title in respect of the Stocks and Shares Component will be held jointly by the ISA Holder and the ISA Manager. Investments may not be lent to any third party and no borrowing may be made against the security of any ISA Components by the ISA Manager.

Cash

Please note, EdenTree Investment Management does not currently offer a cash ISA.

Innovative

Please note, EdenTree Investment Management does not offer an Innovative ISA.

BENEFICIAL OWNERSHIP OF ISA COMPONENTS

The ISA Holder will be the beneficial owner of the ISA Components at all times and will not create or have outstanding any charge or security on or over the same.

ISA CONTRIBUTIONS

Total contributions to an ISA during a year will not be more than the maximum permitted by the Regulations.

Following commencement of the ISA, the ISA Manager shall apply all sums received from or on behalf of the ISA Holder including subscriptions, distributions and tax repayments within 24 hours of receipt.

CHARGES AND DISCOUNTS

The offer price of shares purchased by the ISA Manager as ISA Investments may include an initial charge up to a maximum of 5% (3.75% for the EdenTree Sterling Bond Fund) made by EdenTree Investment Management as Authorised Corporate Director of the Investment Funds; the current rate is 0%. EdenTree Investment Management also receives an annual management charge (currently 1.25% for the EdenTree Managed Income Fund, 1.15% for the EdenTree Sterling Bond Fund and 1.5% for all other funds) deducted from each fund. The annual charges are included in the offer price of shares and full details are quoted in the current Prospectus of EdenTree Investment Funds. Switches between Investment Funds within the ISA will be charged at no more than 1%. Details of other charges and expenses are also included in the Prospectus.

ISA HOLDER'S RIGHTS

The Annual and Interim Reports contain information about the management of the assets of the fund for the previous 12 or six-month period as appropriate. Copies of these documents are available free of charge by contacting us in writing, by telephone on 0800 358 3010, or from our website www.edentreeim.com/literature. If requested, we will arrange for you to receive copies of the annual and half-yearly report and accounts in respect of each Investment Fund in which you hold units.

The ISA Holder has the right to attend meetings of Shareholders and exercise voting rights to the extent of the number of shares held in his ISA, and receive any information issued to Shareholders. Any ISA Holder with a Stocks and Shares Component is a Shareholder in EdenTree Investment Funds.

STATEMENTS AND VALUATIONS

Twice a year the ISA Manager will provide a statement to the ISA Holder giving details of transactions made within the ISA during the period to which the statement relates together with a valuation of the ISA as at 5 April and 5 October.

TAX CLAIMS

In accordance with the Regulations, the ISA Manager shall make all necessary claims for tax relief or repayment relating to ISA Components Investments and in this connection may conduct appeals and agree, on behalf of the ISA Holder, liabilities for, and relief from, tax.

LOSS OF TAX BENEFITS

Subject to applicable law to the contrary, if an ISA Holder is found to have subscribed to two or more stocks and shares ISAs in a year the second and subsequent ISAs will be void and will result in the loss of relevant tax benefits.

AUTHORISATION

The ISA Holder authorises the ISA Manager to provide all information which the Board of HM Revenue & Customs or any relevant regulatory authority may reasonably require relating to the ISA.

ISA TRANSFER

An ISA Holder may require the ISA Manager within such time as they shall agree to transfer the ISA to another ISA manager who fulfills the conditions of the Regulations, if approved as such by the Board of HM Revenue & Customs and who agrees to accept the transfer. An ISA Holder must transfer an ISA in full.

SUBSCRIPTIONS TO THE ISA

The initial minimum subscription to an ISA shall be a £1,000 lump sum or £50 per month. Subsequent lump sum subscriptions from an ISA Holder shall be in a minimum sum of £50.

VARIATION

These Conditions may be varied by the ISA Manager giving at least 14 days' written notice to that effect to the ISA Holder, provided that no change will be made which results in the ISA ceasing to qualify under the Regulations.

LIMITATION OF LIABILITY

The ISA Manager shall not be liable to the ISA Holder for any loss, expenses or other liabilities arising as a result of the non-performance by the ISA Manager of its obligations hereunder, where such non-performance arises as a result of events or causes beyond the ISA Manager's control. The ISA Manager gives no warranty as to the performance and profitability of the ISA.

VOID ISAs

The ISA Manager will notify the ISA Holder if by reason of any failure to satisfy the provisions of the Regulations an ISA has or will become void. These Conditions shall continue to be enforceable between the ISA Manager and the ISA Holder unless and until the Board treat the ISA as void under the Regulations at which time the ISA will terminate automatically.

TERMINATION

An ISA may be terminated at any time by the ISA Holder or the ISA Manager if contributions to the ISA fall below the minimum subscription requirements or otherwise at their discretion by serving reasonable written notice on the other to that effect, provided that the ISA Holder is given a reasonable opportunity to transfer the ISA before the ISA Manager's notice takes effect. On termination, however arising, the ISA Investments will be realised and the net proceeds paid to the ISA Holder within 15 days thereafter. Notwithstanding that an ISA has been terminated or that a request has been given to transfer the ISA to another ISA Manager, these Conditions will apply (as appropriate) until all outstanding transactions and liabilities have been performed and discharged.

IN THE EVENT OF DEATH

In the event of death of the ISA holder after 3 December 2014, ISA holdings can be transferred to the surviving spouse or civil partner, if they are eligible, with the same financial institution. The surviving spouse/civil partner can invest an additional amount up to the value of their spouse or civil partner's ISA allowance at the time of death, without this amount counting towards the surviving spouse or civil partner's annual allowance if the investor died on or before 5 April 2018 see below re continuing account of a deceased investor.

Where an investor died on or before 5 April 2018, the additional permitted subscriptions are limited to the value of the deceased investor's ISA at their date of death.

This allowance must be used within three years from the date of your spouse/civil partner's death (or 180 days after the administration of the estate is complete, if later). Where an ISA investor dies on or after 6 April 2018 the additional permitted subscriptions can be either the value of the deceased's ISA at their date of death or the point the ISA ceased to be a continuing account of a deceased investor.

DEATH OF AN INVESTOR ON OR AFTER 6 APRIL 2018 – CONTINUING ACCOUNT OF A DECEASED INVESTOR

Where an investor dies on or after 6 April 2018, any ISA held will be designated a “continuing account of a deceased investor”.

An account will remain a continuing account of a deceased investor until the earlier of:

- The completion of the administration of the deceased’s estate
- The closure of the account
- The third anniversary of the death of the account investor

No subscriptions can be made into a “continuing account of a deceased investor”.

Funds held within a continuing account of a deceased investor continue to benefit from ISA tax advantages. Any interest, dividends or gains in respect of investments in a continuing account of a deceased investor are exempt from tax.

Personal Representatives cannot request the transfer of a “continuing account of a deceased investor”. However, these accounts can be included as part of a bulk transfer when an ISA Manager ceases to qualify or otherwise transfers their ISA holdings.

If, after a period of three years, the administration of the account is ongoing and the account has not been closed, the account will cease to be a continuing account of a deceased investor. In these circumstances, on the net working day following the third anniversary of the deceased’s death, the ISA manager must remove the ISA wrapper from the account and all subsequent income of gains will then become taxable in the hands of the state.

WITHDRAWAL

The ISA Holder may make a withdrawal by written request or by telephone to the ISA Manager, the ISA Manager shall transfer the sums requested, to a verified bank account, four days after receipt of written confirmation of the telephone instruction or the return of a signed form of renunciation, a copy of which will be forwarded with the contract note. If any request is made to make a cash withdrawal from the Stocks and Shares ISA the ISA Manager shall select and realise shares in the Investment Funds. If the request is for the withdrawal of shares from the ISA, the ISA Manager shall transfer the shares to the ISA Holder together with a statement of their value. All sales of stocks and shares will be treated as a withdrawal and shall be transferred within four days of receipt of the request as above.

INFORMATION FOR ISA MANAGER

The ISA Holder will supply the ISA Manager with all information required for the purposes of the ISA.

CONFLICTS AND MATERIAL INTEREST

Without prior reference to any ISA Holder, the ISA Manager has the right to enter into transactions in which it or another member of the Ecclesiastical Insurance Group has a material interest or conflict of duty without accounting to the ISA Holder for any profit, commission or other remuneration received. Any such transactions shall not affect the ISA Manager’s duty of best execution to the ISA Holder.

ASSIGNMENT AND USE OF AGENTS

The ISA Holder shall not transfer the ISA to another person and shall immediately inform the ISA Manager in writing of any changes in the information provided on the application form. Subject to HM Revenue & Customs approval the ISA Manager may appoint another member of the Ecclesiastical Insurance Group to act as the manager of the ISA and shall transfer all benefits, duties and obligations under these Conditions to such person. The ISA Manager is entitled to appoint such agents and to enter into such agreements as it considers necessary for or desirable in order for it to carry out its duties and obligations under these Conditions.

CLIENT MONEY

EdenTree Investment Management Limited, as the Authorised Corporate Director of the Investment Funds, makes use of the delivery versus payment (DVP) exemption as set out in the FCA rules. This provides a one-day window during which money received from an investor for the purchase of shares between trade date and settlement date is not treated as client money.

COMPLAINTS AND COMPENSATION

The ISA Manager has written complaints procedures in accordance with the Rules. The ISA Holder should contact the ISA Manager in writing, by telephone, or email in relation to the ISA and its operation.

If you ever need to complain, please contact us first at:

EdenTree Investment Management Limited
Sunderland SR43 4AU

Tel 0800 358 3010
Fax 0845 604 4486

Email edentreeimqueries@ntrs.com

We will acknowledge all complaints within five working days. Your complaint will be investigated at a senior level within EdenTree and we will aim to respond in writing within four weeks. If, after four weeks, we have not completed our investigation, we will write and tell you what progress we have made. We will then write to you again within another four weeks with our response or with an update on our progress. If you are unhappy with our response you can complain to:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Making a complaint will not prejudice the right to take legal proceedings. Details of the ISA Holder's rights in the event of the ISA Manager being unable to meet any of its liabilities to the ISA Holder may be obtained from the ISA Manager's compliance officer. Alternatively, you can submit your enquiry online via the FSCS website www.fscs.org.uk or call them on 0800 678 1100 or by email to complaint.info@financial.ombudsman.org.uk

Financial Services Compensation Scheme
12 Endeavour Square
London
E20 1JN

The Financial Services Compensation Scheme covers your investment. It will cover you up to £50,000 if EdenTree Investment Management Limited becomes insolvent and cannot meet its obligations under this policy or plan.

EdenTree Investment Management Limited (EdenTree) is the Manager of the ISA and is registered in England, number 2519319. EdenTree is authorised and regulated by the Financial Conduct Authority and is a member of the Investment Association.

INVESTMENT FUNDS

The following details apply to the EdenTree UK Equity Fund, EdenTree European Equity Fund, EdenTree Global Equity Fund, EdenTree Sterling Bond Fund, EdenTree UK Equity Opportunities Fund, EdenTree Managed Income Fund.

Income

Where income is not paid out to the ISA Holder, the income will be reinvested by the ISA Manager purchasing further shares in the Investment Funds.

Investment objectives and policies

EdenTree UK Equity Fund

This fund aims to achieve long-term capital appreciation over five years or more and an income, through a diversified portfolio of UK companies. The Fund aims to invest at least 80% in UK companies whose primary listing is in the UK by investing in a portfolio of companies. It seeks to invest at least 70% in companies which the Manager believes operate as sustainable businesses and will therefore identify companies with positive sustainable business characteristics, by following EdenTree's Sustainability Approach.

EdenTree European Equity Fund

This fund aims to achieve long-term capital growth over five years or more with an income through a diversified portfolio of European (ex-UK) companies. The Fund aims to invest at least 80% in listed European (ex-UK) companies. It seeks to invest at least 70% in companies which the Manager believes operate as sustainable businesses and will therefore identify companies with positive sustainable business characteristics, by following EdenTree's Sustainability Approach.

EdenTree Global Equity Fund

This fund aims to achieve long-term capital growth over five years or more with an income, through a diversified portfolio of international (including the UK) companies. The portfolio will consist of at least 80% listed securities. It seeks to invest at least 70% in companies which the Manager believes operate as sustainable businesses and will therefore identify companies with positive sustainable business characteristics, by following EdenTree's Sustainability Approach.

EdenTree Sterling Bond Fund

This fund aims to generate a regular level of income payable quarterly by investing in a portfolio of Government and fixed interest securities. It seeks to invest at least 70% in companies which the Manager believes operate as sustainable businesses. It will therefore identify companies with positive sustainable business characteristics, by following EdenTree's Sustainability Approach.

EdenTree Managed Income Fund

This fund aims to prioritise income with the aim of exceeding the yield of the FTSE 250 Mid-Cap Index, together with capital growth over the longer term, five years or more. It invests in a mix of equities, fixed interest securities and cash equivalents. It seeks to invest at least 70% in companies which the Manager believes operate as sustainable businesses. It will therefore identify companies with positive sustainable business characteristics, by following EdenTree's Sustainability Approach.

EdenTree UK Equity Opportunities Fund

This fund aims to achieve long-term capital growth over five years or more with an income, through investment in a range of UK incorporated companies whose primary listing is in the UK. It seeks to invest at least 70% in companies which the Manager believes operate as sustainable businesses. It will therefore identify companies with positive sustainable business characteristics, by following EdenTree's Sustainability Approach.

Depositary

The Depositary of all the funds is The Bank of New York Mellon (international) Limited. Authorised by the Prudential Regulation Authority and dual-regulated by the Financial Conduct Authority (PRA and FCA).

Prospectus and accounts

Copies may be obtained by visiting our website www.edentreeim.com or by writing to:

EdenTree Investment Management Limited
Sunderland SR43 4AU

Investment warning

The ISA Holder should be reminded that past performance should not be seen as an indication of future performance. The value of ISA investments including any income from them can go down as well as up. You may not get back the amount invested.

Taxation

Any taxation information contained in this document is based upon the ISA Manager's understanding of current taxation law (March 2025) and HM Revenue & Customs practice which is subject to change. The value of any tax relief will depend on the individual circumstances of the ISA Holder.

OTHER INFORMATION

Terms and Conditions

This document gives you the Terms and Conditions of your ISA. You can ask your adviser for further details.

The law applicable

The law and courts of England and Wales will apply in legal disputes.

For help completing the form or for further information on any of our products, call us on

0800 358 3010

Monday to Friday 9am to 5pm.

We may monitor or record calls to improve our service

You can email us at

investmentadmin@edentreeim.com

Or visit us at

www.edentreeim.com

Support for financial advisers

Dealing and administration:

0800 358 3010

Sales support:

0800 011 3821

Or visit us at

www.edentreeim.com/literature

