

Onboarding User Guide

Important notes

The new AJ Bell Investcentre onboarding journey has been designed around our advisers' needs, bringing new efficiencies and outputs into the process. Our onboarding functionality allows you to:

- access a new client onboarding dashboard, where you can add new clients and access ongoing applications.
- enter all your client's information once, rather than having to do so multiple times in order to submit an application, build a funds-specific illustration or create a pre-sale costs and charges disclosure.
- save and pause applications throughout the journey, then continue as required. The journey is also designed with a natural pause at the 'client output' step, where all forms and documents are provided in preparation for the application submission.
- use the journey to create an illustration, without having to fill in every section. You can then go back and complete the remaining fields to submit the application at a later date. There are useful prompts throughout the journey which tell you where this is applicable.
- retrieve important forms, and access key documents and literature items for your client's attention, before the application is submitted.

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Accessing the onboarding dashboard

From the V2.0 dashboard, select the 'View the onboarding dashboard' link.

Within the onboarding dashboard, you can start an application for a new client, continue with a saved application, or delete an application.

1 To add a new client press the 'Add new client'.

To continue with a saved application simply find your client and click 'Review'. You can find new product applications for existing Investcentre clients in the 'Existing clients' tab.

To delete an application, simply press the bin icon.

Please note when you select a saved application, you'll be able to see all the saved applications assigned to your SCA reference. If your permissions allow, you'll also see colleagues' clients.

When adding a new client, firstly choose which adviser they should be registered to. You can do this by clicking the search box, which allows you to see a list of advisers. Alternatively, you can search by adviser name or SCA reference.

Asset Type	Value	Clients
SIPP assets	£661,526,145.26	1359 clients
ISA assets	£141,493,121.12	1214 clients
LISA assets	£1,037,745.70	53 clients
GIA assets	£148,702,439.69	569 clients

Client	Date of birth	Adviser	Last changed	Last changed by	Actions
test, test	09/09/1999	Reid, Denis SCA904867	28/04/2025 11:48	Rose, Ted SCA202140	Review
Payment, Electronic	05/06/1985	Rose, Ted SCA202140	28/04/2025 11:01	Rose, Ted SCA202140	Review

Adviser's details

Before we ask for the client's details, please tell us which adviser this application relates to.

Anyone with the [relevant permissions](#) to view this adviser's clients will be able to access this application.

Adviser

Start typing an adviser's name or SCA reference

Next step

Adding your client's personal details and choosing your products

- 1 Enter your client's personal details in this section.

Each time you save information, it will show in a summary panel.

Under the summary panel, you'll find an 'Edit' button that allows you to amend the information you've provided.

Onboarding

Client's personal details

If you're planning to open a junior account, enter the child's details here - you'll enter their parent/guardian's information later.

Title

First name(s) **1**

Surname

Gender Male Female

Date of birth

Address

Onboarding

Client's personal details

Ms Customer Name
Date of birth: **01/01/1980** National Insurance number: **JJ 11 11 11 X**
Address: **4 Exchange Quay, Salford Quays, Manchester, M5 3EE**

✓ All the client's personal details have been entered.

[Edit client's details](#)

2 Now choose which AJ Bell Investcentre products you would like to open.

This page shows the products that are available to your client, and includes useful links to further information about our product range and features.

To open a joint or designated GIA, or a GIA for a trust or other entity, please complete the relevant form, which can be found by following the links. An online application process for these accounts will be available in the future.

Onboarding

Product selection

You can apply to open more than one product from [our range](#).

Pensions

You can apply for either a Retirement Investment Account or a SIPP for your client, but they can't have more than one pension account. You can compare the two options [here](#).

Retirement Investment Account
Gives access to the Funds & Shares Service with a simple, all-in charge from 0.25%.

Yes No

SIPP
Gives access to the Funds & Shares Service, our panel of investment partners, and the whole of the investment market via the off-panel option.

Yes No

ISAs

Please select the type(s) of ISA you would like to open for your client.

ISA
Gives access to the Funds & Shares Service via our flexible Stocks & Shares ISA.

Yes No

Lifetime ISA
We claim the 25% government bonus and pay it into the LISA on a monthly basis. This takes four to eight weeks to credit to the LISA.

Yes No

General Investment Account

If your client wants to hold investments outside of a pension or ISA, you can open an individual General Investment Account for them below.

If they would like to open a joint or designated GIA, or a GIA for a trust or other entity, you will need to complete the [relevant form](#).

GIA

Yes No

Save product selection

2

Requesting transfers

Both cash and in-specie transfers can be requested within the onboarding journey. For SIPPs and RIAs, you can also request drawdown transfers.

- 1 Choose which of your products you want to request transfers in for.
- 2 Tell us how you'd like the transfer to be made, along with any relevant transfer details.

Please note: All drawdown transfers produce their own illustrations. So, when more than one illustration is produced, any costs based on a £ value (as opposed to %) will be apportioned between the illustrations.

- 3 When you provide full transfer information the system will confirm whether we can submit the transfer request electronically via our STP system, or whether a transfer form will need to be completed and signed.

Please note: Take care when choosing the transferring provider and telling us the policy number, as this information determines whether the transfer can be submitted electronically.

- 4 To submit another transfer for either the same product or a different one, just click 'Add another transfer'.

Onboarding

Transfers

We will use the transfer information you enter here to produce an illustration at the 'client outputs' stage. No transfers will actually be requested until you submit your client's application.

Add a transfer? Yes No

Transfer details

Receiving product

1 SIPP ISA GIA


Method of transfer

2 Cash only In specie

Drawdown status

What is the drawdown status of the plan being transferred?

Not in drawdown Already partially in drawdown Already fully in drawdown

 **A note about what's next**

You have two options. Firstly, you could provide us with full details of the transfer (scheme name, policy number etc). We will then let you know if it can be requested electronically, and provide you with a transfer form at the 'client outputs' step if not.

Alternatively, if you only want an illustration, just select 'no' below.

Do you want to provide full transfer details? Yes No

Onboarding

Transfers

We will use the transfer information you enter here to produce an illustration at the 'client outputs' stage. No transfers will actually be requested until you submit your client's application.

SIPP transfer [Edit](#) [Delete](#)

Non-drawdown transfer value: **£100,000.00** Method of transfer: **Cash only**

Drawdown status: **Not in drawdown** Transferring provider: **AJ Bell Investcentre SIPP**

Policy number: **SCCXXXXXX** Transfer type: **Full**

We'll submit this transfer electronically once your client's account has been set up. A paper transfer form won't be needed unless the transferring provider rejects the instruction. 3

ISA transfer [Edit](#) [Delete](#)

Transfer value: **£50,000.00** Method of transfer: **Cash and assets**

Transferring provider: **ABC ISA** Policy number: **CXXXXX** Transfer type: **Full**

This transfer cannot be submitted electronically. A pre-populated transfer form will be available at the 'client outputs' step.

[+ Add another transfer](#) 4

Payments in

The payments in section allows you to add details of any contributions or subscriptions, including whether they are ad-hoc or regular payments. These details will be used for illustration purposes, and so we can match any cheques received to your client's request.

1 Select the product, and complete the payment details.

2 When making employer contributions for a SIPP or RIA, we will require details of the employer.

Payments

We will use the payment information you enter here to produce an illustration at the 'client outputs' stage. You'll need to arrange the payments after the account(s) are opened.


1 Add a payment? Yes No

Payment details

Receiving product SIPP ISA GIA

Payment frequency One-off Monthly

Payment type Cheque Electronic


 **A note about payment limits**

Before saving the payment, please bear in mind that some banks limit the amount of money that can be paid in one day. For example, if your client wished to contribute £15,000, but their bank limits payments to £5,000 per day, you would need to save three separate payments below to generate three separate unique payment references.

Contribution type Personal Employer

Payment amount Enter the amount your client's employer will pay £

A note about what's next

 If full details are provided, we will be able to provide the unique payment reference for the electronic payment once the account is open. If full details are not provided, the payment will be for illustration only.

Do you want to provide full payment details? Yes No


Employer contribution details

Employer name

Is the employer listed on a recognised stock exchange? Yes No

Company number

Employer's Address

 A J Bell Securities Ltd, 4, Exchange Quay, Salford, Greater Manchester, M5 3EE, United Kingdom

[Change this address](#)

3 If you input all the details of the payment, we'll provide the unique payment reference your client will need to use for the electronic payment once their account is open.

Please note: Some banks limit the amount of money that can be paid in one day. You may need to break up your client's contribution into separate payments to generate separate unique payment references.

4 Once the application is complete and the account is open, we'll email the unique payment references and bank details the client will need when making the payments specified in the application.

Payments

SIPP payment [Delete](#)

Payment amount: **£1,000.00** Payment frequency: **One-off** Payment type: **Electronic**

Contribution type: **Employer** Employer name: **AJ Bell Securities Ltd**

Once the account is open, we'll provide you with the unique payment reference for the client to use when sending this electronic payment.

ISA payment [Delete](#)

Payment amount: **£2,000.00** Payment frequency: **One-off** Payment type: **Electronic**

Once the account is open, we'll provide you with the unique payment reference for the client to use when sending this electronic payment.

GIA payment [Delete](#)

Payment amount: **£12,000.00** Payment frequency: **One-off** Payment type: **Electronic**

Once the account is open, we'll provide you with the unique payment reference for the client to use when sending this electronic payment.

GIA payment [Delete](#)

Payment amount: **£12,000.00** Payment frequency: **One-off** Payment type: **Electronic**

Once the account is open, we'll provide you with the unique payment reference for the client to use when sending this electronic payment.

[+ Add another payment](#)

Unique references for electronic payments

Dear Mr Smith1

Mr Automation Engineer - SCC987654

Please find below the bank details and unique payment references that the above client will need to use when making the electronic payments specified in their recent application.

Please remember that:

- payments for different products are payable to different bank accounts, so please make sure the correct bank details are used when arranging a payment.
- each electronic payment has its own unique payment reference. To help ensure funds are applied without delay, you must make sure the correct reference is used.

Payment information for SIPP:

Electronic payment amount	Contribution type	Unique payment reference
£1000.00	Personal	EP123456XYZW

Account name: Sippdeal Trustees Ltd Payments In Account
Account number: 06980213
Sort code: 12-27-34

Payment information for GIA / ISA:

Products	Electronic payment amount	Unique payment reference
GIA	£12000.00	EP319786HMKL
GIA	£12000.00	EP319786HMKL
ISA	£2000.00	EP567890TYUV

Account name: A J Bell Securities Ltd TT ISA GIA Client Money Account
Account number: 06000133
Sort code: 12-27-34

For regular payments, a Direct Debit instruction will be available to download at the 'Client output' step.

Investment details

In this section, you can input details of your client's investments, and proportion the portfolios between your client's chosen products.

You have the option of selecting any models your firm has access to, uploading a portfolio via CSV or selecting investments from the F&SS universe using the asset name, ISIN or SEDOL. If you don't have details to hand, you can input the investment charges manually.

Entering your client's investments allows us to:

- show you the investment costs of each investment, including the total cost of the portfolio;
- create a funds-specific illustration;
- create a MiFID II pre-sale costs and charges disclosure; and
- provide you with a consolidated KIID pack for each portfolio of investments, where applicable.

- 1 Choose whether you would like to add a portfolio of investments.
- 2 Find your model, upload your portfolio details or tell us the investments individually.
- 3 Tell us about any additional charges your client will pay.
- 4 Click the link to see the breakdown of the portfolio and the charges, which will be used in the illustration.
- 5 The blended rate shown is based on both the cash and asset allocation in the portfolio.

Onboarding

Investments

In this section, you can tell us which investments you will make when the account(s) are opened. This is just so we can create an illustration.

We'll combine your investment choices and the funding details you provide, and use this information to produce fund-specific illustrations and ex-ante costs and charges reports. We'll provide all the relevant KIIDS documents at the 'client outputs' stage.

If you have specific investments in mind but don't have the details to hand, we can still provide an illustration. Just click the 'yes' button below, and you'll be given the option to input investment charges manually.

Add a portfolio?
If you select 'no' here, we will not be able to produce illustrations for you.

Yes
 No

Investment details

How would you like to provide the portfolio?
If you're using more than one portfolio of investments, you'll be able to add another later.

Select an existing model portfolio
 Upload a portfolio via CSV
 Select investments from the F&SS universe
 Input investment charges manually

Onboarding

Select an existing portfolio model

Select a model portfolio

Responsible Balanced

Investment product costs (based on charges data obtained on 11/11/2023)

Initial charge	0.00%
Ongoing, transaction and incidental charges	1.17%

[View breakdown of investment product costs](#)

Ad hoc dealing charges
Enter an annual charge amount if you want this to be reflected in the illustrations.

£

Investment management initial charge
We'll automatically include any initial investment product costs in the illustration. If you also need to pay initial charges to a third party for managing the portfolio, please enter the amount here. If you need to include VAT, please enter the gross amount.

%

Investment management ongoing charge
We'll automatically include any ongoing investment product costs in the illustration. If you also need to pay ongoing charges to a third party for managing the portfolio, please enter the amount here. If you need to include VAT, please enter the gross amount.

%

Save investment details

Details of the portfolio will show in the summary panel.

If you want to add another portfolio of investments, click 'Yes'.

Investment details

Responsible Balanced [Delete](#)

Investment product costs (based on charges data obtained on 11/11/2023)
 Initial charge: **0.00%** Ongoing, transaction and incidental charges: **1.17%**

Investment management charges
 Initial charge: **N/A** Ongoing charge: **N/A**

All done?
 If this is the only portfolio you need for your client's illustrations, just select 'no' below and we'll use this portfolio for all illustrations.

Add another portfolio of investments?
 Once you've added all the portfolios, you can tell us what allocation to use for the illustrations.

Yes No

Once you've added all your investment portfolios, you can select the products they will be invested into.

1 You can allocate the same proportion of each investment portfolio across each product you want to open.

2 Or you can individually assign the proportion of each investment portfolio to each product.

Portfolio allocation

Please tell us how you would like us to split the portfolio(s). Remember, we're only going to use this information as the basis for illustrations. No money is being invested.

If you make any changes to the selected products or the investment portfolios, you'll need to re-enter the allocation here afterwards.

Apply the same allocation to each product? Yes No

Allocation to each product

Portfolio	Allocation
Responsible Balanced	50.00 %
Adventurous	50.00 %
Total	100.00%

Once you've made your selection, click 'Save portfolio allocation'.

This information will show in the summary panel.

Onboarding

Portfolio allocation

Please tell us how you would like us to split the portfolio(s). Remember, we're only going to use this information as the basis for illustrations. No money is being invested.

If you make any changes to the selected products or the investment portfolios, you'll need to re-enter the allocation here afterwards.

Apply the same allocation to each product? Yes No **2**

SIPP portfolio allocation

Portfolio	Allocation
Responsible Balanced	100.00 %
Adventurous	0.00 %
Total	100.00%

ISA portfolio allocation

Portfolio	Allocation
Responsible Balanced	100.00 %
Adventurous	0.00 %
Total	100.00%

Portfolio allocation [Edit](#)

SIPP
 Responsible Balanced: **100.00%**
 Adventurous: **0.00%**

ISA
 Responsible Balanced: **0.00%**
 Adventurous: **100.00%**

This information will only be used for the illustration. You'll need to instruct the investments when the account(s) have been set up.

Benefits and withdrawals

You can provide details of any benefit payments or withdrawals your client will be taking.

- 1 If you want to set up a withdrawal, confirm the basis, frequency and amount.
- 2 Then click the 'Save withdrawal information for illustration' button.
- 3 If your client plans to crystallise their pension funds and take a PCLS or UFPLS (including regular UFPLS) straight after their account is open, select 'Yes'. This information will then be used for the illustration.
- 4 For PCLS and drawdown, enter the amount or percentage of the SIPP or RIA you wish to crystallise, and we'll calculate the PCLS amount.

If required, you can amend the PCLS amount, and the amount designated into drawdown will be amended automatically.

Please note: This information will only be used to produce the illustration. Before we can carry out the request, you'll need to send us a separate online instruction once the account has been set up. You can watch our [video](#) or read the [user guide](#) for further information.

If your client plans on taking taxable income payments from their SIPP or RIA, please tell us the amount and frequency, for illustration purposes.

- 1 Select the type of pension income. You can select either ad-hoc or regular payments, or both.
- 2 Tell us on what basis regular income will be taken, if applicable.
- 3 Tell us the frequency of the income required.

Please note: This information will only be used to produce the illustration. Before we can carry out the request, you'll need to send us a separate online instruction once the account has been set up.

Onboarding

Taxable pension income payments

Please tell us about the pension income that will be paid from the drawdown fund(s). We will use the information you provide to produce the illustration, but we will need a signed instruction before we can pay any benefits.

Does your client want a taxable pension income? Yes No

Just so you know...
Based on what you've told us, there will be drawdown funds totalling:
£75,000.00

If there are any drawdown transfers, we will produce an illustration for each one, and split income payments proportionately across the drawdown funds.

Take a one-off pension income payment? Pension income payments are taxable. Yes No

Take a regular pension income payment? Pension income payments are taxable. Yes No

Regular pension income basis £ of crystallised funds % of crystallised funds Match annuity

Payment frequency Monthly Quarterly Half-yearly Annually

Payment timing In advance In arrears

Save pension income information

Benefit crystallisation

PCLS and drawdown [Delete](#)

Amount to crystallise: **All available - £100,000.00** Required PCLS: **£25,000.00**

Drawdown fund: **£75,000.00**

A benefit form will be available with the illustration at the 'Client output' stage.

Adviser charges

If you have an adviser charging agreement with your client, please tell us about it in this section.

1 Tell us whether the same adviser charges will apply to all products.

2 Tell us the type and amount of adviser charges being taken.

3 You can select one of your firm's tiered charging structures to use for your illustration.

If you do not see the charging structure in the list, you will need to ask your firm's nominated individual to create it for you.

Please note: Tiered charging structures are only added for the purpose of creating the illustration.

If you wish to take ongoing adviser charges using a tiered charging structure you will need to set it up via the Adviser charging dashboard once the account is open.

For information on how to add adviser charging to your clients' accounts via our website, please see our [online adviser charges user guide](#).

Onboarding

Adviser charges

When you submit your client's application, we'll set up the adviser charges you enter here and use them to produce illustrations. If you enter an ongoing tiered charging structure, it will go into the illustrations, but the charges won't take effect until you enter them on your client's adviser charging dashboard. We'll apply VAT in line with your default basis.

1

Apply the same charges to each product? Yes No

3

SIPP

Initial charge

Initial adviser charge type None
 One-off (£)
 Percentage-based

Ongoing charge

Ongoing adviser charge type None
 Fixed amount (£)
 Percentage-based
 Tiered charging structure

We're only going to apply tiered charging structures to your illustrations and the costs and charges output for now.
Once your client's account is open, you can go onto their adviser charging dashboard and set up live tiered charging structures.

Select structure Select structure ▼

If you don't see your charging structure in the list, you may need to ask your nominated individual to create it for you.

3

Select structure
If you don't see your charging structure in the list, you may need to ask your nominated individual to create it for you.

Test No Group ▼

Test No Group

Asset value from	Asset value to	Tier charge
£0.00	£99,999.99	2.00%
£100,000.00	And above	1.00%

Charge frequency: Monthly • Minimum charge: No minimum • Maximum charge: No maximum

NO VAT No VAT on ongoing charges

The default VAT instruction in place means that VAT will not be added to the ongoing charge you've entered. This will be reflected in the illustration(s). Please contact us for further information on your default VAT instruction

Whether VAT will be applied on adviser charges will be confirmed on the screen and is based on your firm or branch setting.

Other charges

In this section, you can review all the product charges and illustration assumptions that will be used within your client's illustration(s).

Simply click 'Yes' to see this information and amend it as required.

As an illustration is generated per product, and all transfer in drawdown transfers produce their own illustration, custody charges are not apportioned between illustrations. This means you may need to input a blended custody rate to get a more accurate illustration.

£ value charges are apportioned across the relevant product illustrations.

Onboarding

Platform charges

A summary of the platform charges that will be used in the illustration is available for you to review. For details of all charges, head to the [charges and rates](#) page.

Review illustrative platform charges? Yes No

SIPP product charges

The charges which will apply when the account(s) are opened, based on the information you've given us, are available for you to review. For details of all charges, head over to the [charges and rates](#) page.

Review illustrative SIPP product charges? Yes No

Illustration assumptions

We'll assume some common details for the illustration to make things easier for you, but if you'd like to review or change the assumptions we've made, you can do so here.

Review illustrative assumptions? Yes No

Client outputs

The client outputs step is where you can create and download your client's documents. It's been designed so you can show your clients all the relevant documentation, and then continue with the final stages of the application once you have received their approval.

This section is split into two parts.

- 1 If you provided funding information, you'll have the option to create an illustration for each of your chosen products.

To do this, click the relevant tick box.

- 2 Now click 'Create / update all selected' and we'll start to generate your illustration.

- 3 Once the illustrations are generated, the status will be updated to 'Ready to download'.

Please note: If you create an illustration and then subsequently make a change to your client's application, you'll need to click the 'Create / update all selected' button to reflect the changes in the illustrations.

- 4 To make the illustrations available for download, and to see the other documents that are available for download – such as transfer forms, benefit forms and KIID packs – click 'Select documents for download'.

Onboarding

Client details ✓ Funding & investments ✓ Income ✓ Adviser charges & illustration details ✓ **Client outputs** Further client information Review Declarations & apply Next steps

Client outputs

First, you can select the illustration(s) you want us to create. Then you can move on to the 'download illustrations and documents' section.

Illustrations

We'll produce fund-specific illustrations from the investment choices and funding details you've already provided.

Illustrations can be updated whenever you like. Earlier versions will be saved in the 'illustration store' tab of the 'download illustrations and documents' section if you need them.

1	Illustration	Created	Status
<input checked="" type="checkbox"/>	ISA		Ready to create
<input checked="" type="checkbox"/>	SIPP		Ready to create

2 **Create/update all selected**

Download illustrations and documents

When you're ready, you can select the illustrations and other associated documents you want to download.

Select documents for download

	Illustration	Created	Status
<input type="checkbox"/>	ISA	12/11/2023 22:15	Ready to download
<input type="checkbox"/>	SIPP	12/11/2023 22:15	Ready to download

3

Create/update all selected

Download illustrations and documents

When you're ready, you can select the illustrations and other associated documents you want to download.

4 **Select documents for download**

5 All relevant documents will now be listed and available for download.

6 You can select all the documents for download by clicking the main tick box next to the 'Document name' title, or you can individually add the documents you wish to download into a ZIP folder.

7 You can view and download all the illustrations produced as part of your client's application within the 'Illustration store'. A date and time stamp are provided for each illustration.

Please note: You must download any illustrations and KIID packs you require for your records at this stage, as they won't be available once the application is submitted.

5 All documents Illustration store **7**

Document name

Illustrations

ISA illustration (created 12/11/2023 22:15)

SIPP illustration (created 12/11/2023 22:15)

KIIDs packs

Responsible Balanced

6 Adventurous

Forms and literature

ISA Transfer form (ABC ISA)

SIPP Additional contribution form

SIPP Direct debit instruction

SIPP benefit form - flexi-access and capped drawdown

Terms and conditions

SIPP key features

ISA key features

Select documents for download

Important client information

Please complete further information about your client in this step.

- 1 Please note, the email address is a mandatory field as we need it to send your client important information about their application and future account activity.
- 2 If you need to register an attorney or deputy along with the application, we'll need the relevant information before the account is fully set up.
- 3 If your client is a national of another country, their National Client Identifier may be a mandatory field, depending upon the hierarchy. Further details can be found [here](#).
- 4 If opening a SIPP or RIA, you have the option to provide details of your client's marital status and information.
- 5 You can nominate either individuals or trusts / charities (or a combination of both) as beneficiaries for your client's SIPP or RIA.

Providing bank details during client onboarding helps to avoid delays when making payments to your clients.

Please note: When providing bank details, an electronic verification check will be completed when the application is submitted. This is to ensure the bank details provided match your client. If we can't verify your client's bank account, we'll need a bank statement. Further information about any information required will be provided at the 'Next steps' stage.

Onboarding

Important information about your client

Contact details

- 1 Email address
- Confirm email address
- Phone number (optional)

Power of attorney/deputy

- 2 Do you need to register an attorney or deputy along with the application? Yes No

Citizenship, residency and nationality

- 3 Was your client born in the UK, are they solely a UK citizen, and are they solely resident in the UK for tax purposes? Yes No
- Is your client a UK national who doesn't have dual or multiple nationalities? Yes No

[Save details](#)

Bank details for withdrawals

Your client won't be able to make any withdrawals from their ISA or GIA until you provide us with details of one nominated bank or building society account in their name. This can be a joint account.

- Provide account details now? Yes No

Account holder's name

Sort code

Account number

Roll number (if applicable)

[Save details](#)

Onboarding

Marital/employment status and nominated beneficiaries

Marital status **4**

What is your client's marital status?

Employment status

What is your client's employment status?

Nominated beneficiaries **5**

- Do you have the death benefit expression of wishes? Yes No

Details of the nomination and expression of wishes are available [here](#)

Type of beneficiary

Beneficiary name	Beneficiary %
Total	0.00%

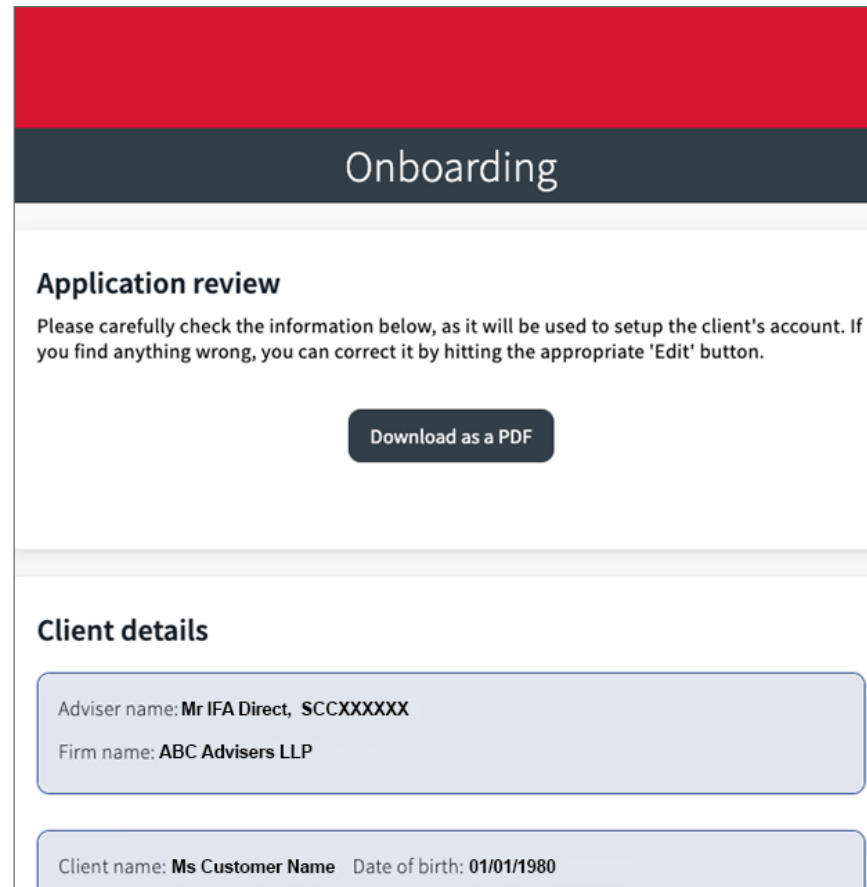
[Save details](#)

Review your application

The 'Review' step is designed as a final place for you to check over your client's information before submitting their request. Use this step to:

- review the application details;
- edit information where required.
- download a PDF of the application information before submission, which can be passed to your client for review.

As a reminder, you can save the application and return to this stage at the relevant time to submit it.



The screenshot shows a web interface for the 'Onboarding' process. At the top, there is a red header bar. Below it, a dark grey bar contains the word 'Onboarding' in white. The main content area is white and features a section titled 'Application review'. Under this title, there is a paragraph of text: 'Please carefully check the information below, as it will be used to setup the client's account. If you find anything wrong, you can correct it by hitting the appropriate 'Edit' button.' Below the text is a dark grey button with the text 'Download as a PDF'. Further down, there is a section titled 'Client details' which contains two light blue rounded rectangular boxes. The first box contains the text 'Adviser name: Mr IFA Direct, SCCXXXXXX' and 'Firm name: ABC Advisers LLP'. The second box contains the text 'Client name: Ms Customer Name' and 'Date of birth: 01/01/1980'.

Onboarding

Application review

Please carefully check the information below, as it will be used to setup the client's account. If you find anything wrong, you can correct it by hitting the appropriate 'Edit' button.

Download as a PDF

Client details

Adviser name: **Mr IFA Direct, SCCXXXXXX**
Firm name: **ABC Advisers LLP**

Client name: **Ms Customer Name** Date of birth: **01/01/1980**

Declarations and application submission

This is the final step in the journey before submitting the application.

Please read each declaration section carefully before confirming your agreement on your client's behalf.

When you're ready, click 'Submit application', and we will start the process of creating your client's AJ Bell Investcentre account.

Onboarding

Declarations

Before you submit the application, please read the following statements carefully to ensure you are able to make the statements and declarations required to apply to open the account(s).

Adviser statement of authority

I confirm:

- The applicant has authorised me to complete and submit this application on their behalf.
- The information provided in this application and any other supporting documents is, to the best of my knowledge and belief, true, correct, complete and not misleading.
- I have received positive affirmation of the applicant's country(ies) of residence for tax purposes.
- I have provided the applicant with a copy of the key features and AJ Bell Investcentre terms and conditions.
- Before submitting this application, I explained to the applicant that they will be bound by the AJ Bell Investcentre terms and conditions.
- The applicant has read and understood the AJ Bell Investcentre terms and conditions.

By ticking this box, you confirm that the contents of the 'Statement of authority' are true and accurate.

Adviser statements of compliance

Once the application is submitted, we'll complete an electronic identity verification check on your client. If they pass this, the following screen will be displayed, showing:

- any information we require from your client; and
- the next actions we will take in respect of the application.

1 A final link to any forms we require will be provided at this stage.

2 If we were unable to verify your client's bank account, the information we need to process this manually will appear here.

3 If you have specified your client's investments and / or told us about an ISA / GIA withdrawal, further information is provided on how to complete this action.

4 A transfer receipt will be available to download for any transfers we've instructed electronically.

5 If your client doesn't pass our electronic identity verification, we'll let you know what information we need before we can set up the account.

Our next steps...

Client welcome

We'll contact your client to confirm that we have opened the account(s), and to provide an application summary.

Begin the transfer from AJ Bell Investcentre SIPP to your client's SIPP

We'll submit the transfer request electronically which means we don't need an accompanying transfer form. We'll get in touch if the transferring provider rejects the request.

[Download transfer receipt](#)

4

SIPP investment account(s)

We'll open the investment account(s) specified within the application.

We're here if you need us

Email any queries to enquiry@investcentre.co.uk or call us on 0345 83 99 060.

Lines are open 9am to 5pm, Monday to Friday, except bank holidays.

[Adviser home](#)

Application pending

Thank you for completing your client's application.

We'll need a couple of documents from you before we can set up the account(s).

Unable to verify your client's identity

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Unfortunately, the electronic searches we did weren't able to confirm your client's identity.

In order to continue the application, you'll need to return a completed '[Confirmation of verification of identity](#)' form.

Alternatively, your client can send a certified copy of an identity document to us by email. Full details of the acceptable document types, along with guidance about certification requirements, can be found [here](#).

Power of Attorney/deputy order

The account(s) won't be set up until you've sent us the Power of Attorney document/deputy order. We also need a completed '[Attorney and deputy information](#)' form, which explains exactly what we'll need from you.

Documents should be emailed to clientservices@investcentre.co.uk.

Opening an additional account for existing clients

You can easily submit additional account applications on V2.0 for your clients. To open a new account for an existing client:

1 Navigate to the individual client's page where you'll see their current account types and any new accounts they're eligible for. To start the additional business application, click Add.

2 The client's personal details will be displayed. These details cannot be edited here – if any details need updating, go to the 'Client information' section of their dashboard before starting the application.

3 Review the client information displayed and click 'Start application' to proceed.

Continue through the onboarding process by following the steps outlined in the rest of this user guide.

If the client doesn't have any bank details on their account, you'll have the opportunity to add them during the onboarding journey. If bank details have been added to the account but remain unverified, you won't be able to update them during onboarding.

Please note: Only one additional application can be in progress at any one time.

The screenshot shows the 'Clients' dashboard for 'Mr dave isatest | SCC426742 | £0.00'. The total value is £0.00. There is one ISA account listed with a value of £0.00. An 'Add Product(s)' button is highlighted with a '1' in a red box. Below this, a modal window titled 'Please check these details carefully' is open, showing 'Adviser details' (Test Testcase, SCA177054, AJ Bell Management Ltd) and 'Client details' (Mr dave isatest, SCC426742, born 01/01/1991, M, AA123214A, address at A J Bell Securities Ltd, 4 Exchange Quay, Salford, Greater Manchester, United Kingdom, email david.hooper@ajbell.co.uk, phone +447462623149, mobile +447462623149). A 'Start application' button is highlighted with a '3' in a red box. Below the modal, the 'Bank details' section shows 'Bank details for payments out' with account holder's name 'Firstname Middlename Lastname', sort code '00-00-00', and account number '1245874'. A warning icon and text 'Bank details unverified.' are displayed below the bank details.