

For customers

Our new
platform

nucleus^o
platform

How to add a
product –
Junior ISA (JISA)

 4 minute read



How to add a product – JISA

How to add a product – JISA	3
Illustration	4
Client details	6
Product selection	8
Payments in	9
Investment selection	14
Review	15
Documents and declarations	17
Confirmation	20

How to use this document




Important information will look like this.

Key messages

Key messages will look like this.

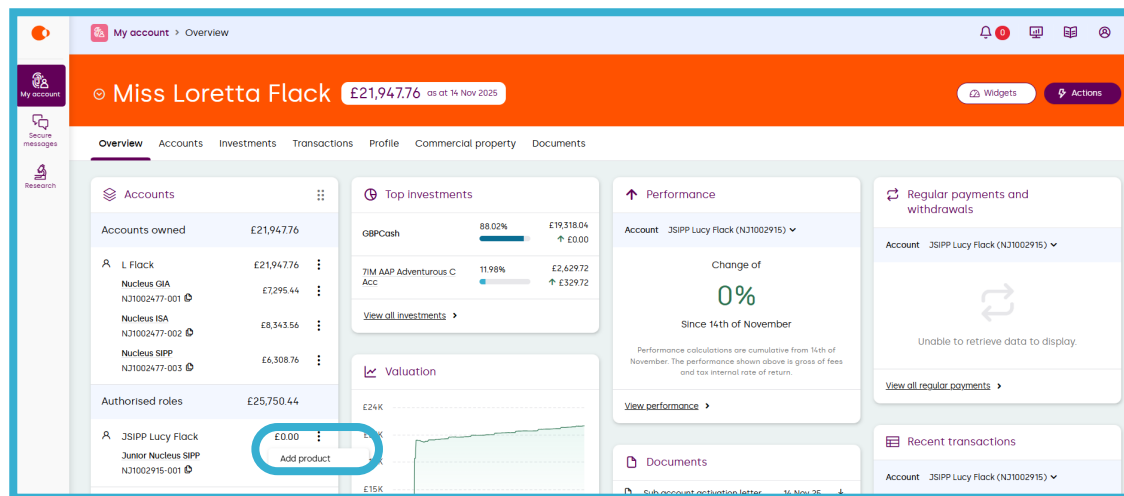


Useful info will look like this.

 We recommend using the zoom function to view the details on the platform screens in this guide.

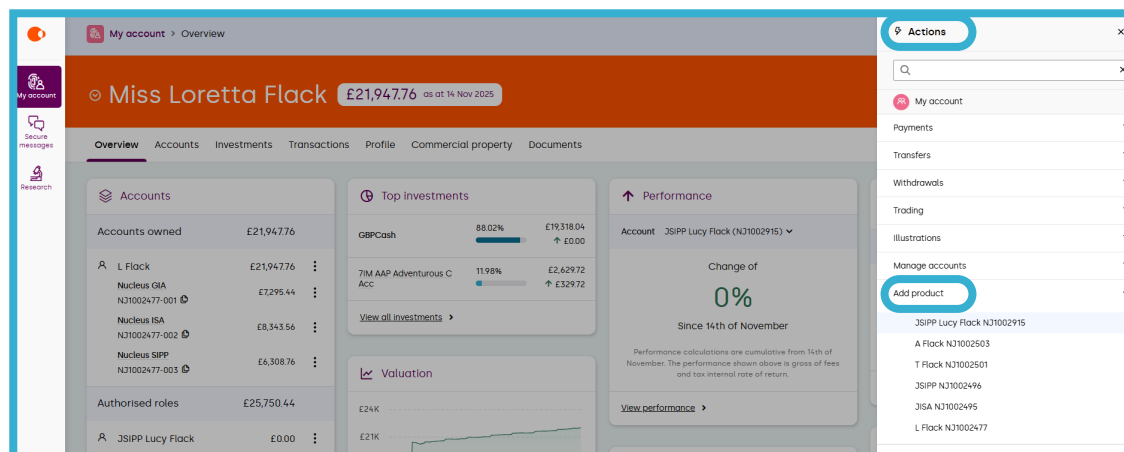
How to add a product – JISA

To start the application, select the vertical ellipsis (three dots) to the right of the account name within the 'Accounts' widget. Then select 'Add product'.



Or select 'Actions' at the top right-hand of the screen.

Then select 'Add product', then choose the account in the drop-down list.

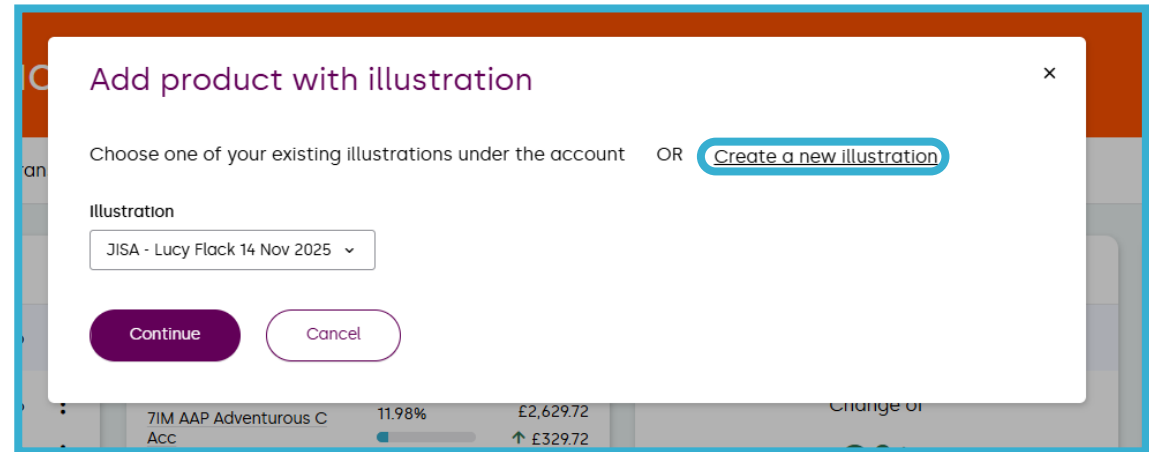


Key message

You'll need to complete an illustration before proceeding.

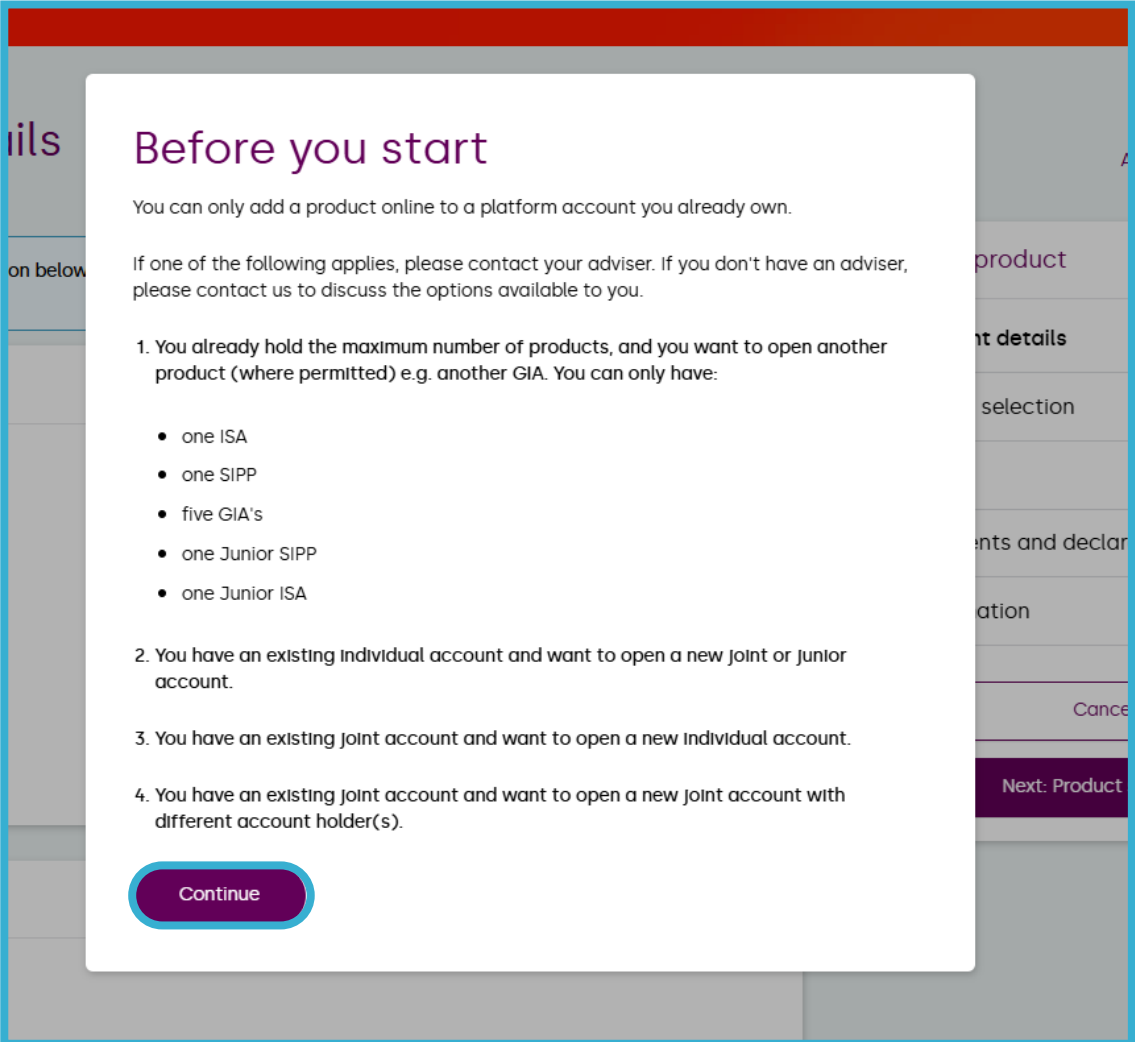
Illustration

If you need to complete a new illustration, select '**Create a new illustration**', and follow the steps within our 'How to create a new Illustration' guide located on our [website](#).



If you've already completed the illustration, choose the correct one from the dropdown list, and select '**Continue**'.

Please read the information before selecting '**Continue**'.



Before you start

You can only add a product online to a platform account you already own.

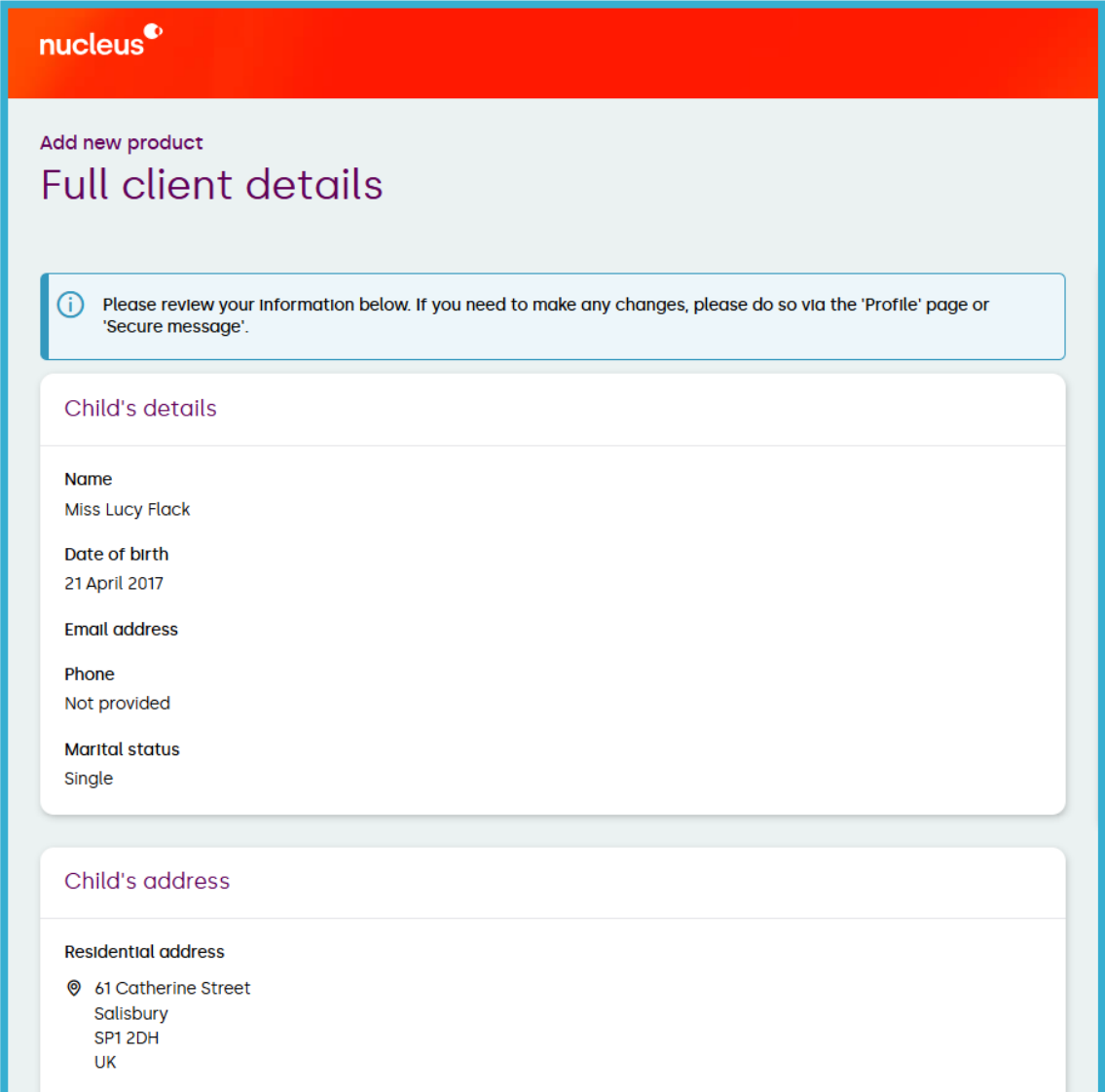
If one of the following applies, please contact your adviser. If you don't have an adviser, please contact us to discuss the options available to you.

1. You already hold the maximum number of products, and you want to open another product (where permitted) e.g. another GIA. You can only have:
 - one ISA
 - one SIPP
 - five GIA's
 - one Junior SIPP
 - one Junior ISA
2. You have an existing individual account and want to open a new joint or junior account.
3. You have an existing joint account and want to open a new individual account.
4. You have an existing joint account and want to open a new joint account with different account holder(s).

[Continue](#)

Client details

Full client details will be pre-populated from your profile.



The screenshot shows a web interface for adding a new product. At the top is a red header with the 'nucleus' logo. Below the header, the text 'Add new product' is followed by the main title 'Full client details'. A light blue information box contains a message: 'Please review your information below. If you need to make any changes, please do so via the 'Profile' page or 'Secure message''. The form is divided into two main sections: 'Child's details' and 'Child's address'. The 'Child's details' section includes fields for Name (Miss Lucy Flack), Date of birth (21 April 2017), Email address, Phone (Not provided), and Marital status (Single). The 'Child's address' section includes a field for Residential address (61 Catherine Street, Salisbury, SP1 2DH, UK).

nucleus

Add new product

Full client details

i Please review your information below. If you need to make any changes, please do so via the 'Profile' page or 'Secure message'.

Child's details

Name
Miss Lucy Flack

Date of birth
21 April 2017

Email address

Phone
Not provided

Marital status
Single

Child's address

Residential address
61 Catherine Street
Salisbury
SP1 2DH
UK

If all fields are complete, select '**Next: Product selection**'.

The screenshot displays a multi-step form for adding a new product. The form is divided into four main sections, each with a title and a list of fields:

- Child's regulatory**:
 - Do you hold tax residency status anywhere other than the UK?
No
 - Country of nationality
UK
 - Is this your primary citizenship?
Yes
 - Reason National Insurance number wasn't provided
Other
- Child's employment**:
 - Employment status
Child under 16
- Guardian's details**:
 - Name
Miss Loretta Flack
 - Date of birth
17 February 2000
 - Email address
Loretta.Flack-001@nucleusfinancial.com
 - Phone
+44 7588265197
- Guardian's address**:
 - Residential address
61 Catherine Street
Salisbury
SP1 2DH
UK
 - Correspondence address
61 Catherine Street
Salisbury
SP1 2DH
UK

On the right side of the form, there is a vertical progress bar titled "Add new product" with five steps:

1. Full client details
2. Product selection
3. Review
4. Documents and declarations
5. Confirmation

At the bottom of the progress bar, there are two buttons: a "Cancel" button and a "Next: Product selection" button, which is highlighted in blue.

Product selection

Select '**Nucleus Junior ISA**' and then click '**Next: Payments in**'.

The screenshot shows the 'Product selection' screen in the Nucleus system. The header is orange with the 'nucleus' logo. The main content area is light grey and contains the following elements:

- Header:** 'Add new product' and 'Product selection' on the left; 'Lucy Flack', 'Client ID: 3358', and 'Account number: NJ1002915' on the right.
- Client Information:** 'JSIPP Lucy Flack' is displayed at the top of the main content area.
- Selection Prompt:** 'Please select from below' is followed by a button labeled 'Standard Nucleus Platform products'.
- Available Products:** A section titled 'Available products' with the text 'Based on your personal details, the following products are available:'. Below this, 'Nucleus Junior ISA' is listed with a checked checkbox and a blue highlight.
- Progress List:** On the right side, a vertical list shows the steps: '1. Full client details' (with a checkmark), '2. Product selection' (highlighted in bold), '3. Junior ISA', '4. Review', '5. Documents and declarations', and '6. Confirmation'.
- Navigation:** At the bottom right, there is a 'Cancel' button and a prominent 'Next: Payments in' button.

Payments in

Information entered at the Illustration stage will be automatically pre-populated on the 'Payments in' page.

Make any changes if required.

These can also be amended later at the 'Review' stage.

The screenshot shows the 'Payments in' form in the nucleus system. The form is titled 'Add new product Payments in' and is for client 'Lucy Flack' (Client ID: 3358, Account number: NJ1002915). The form is divided into two main sections: 'Single payments in' and 'Regular payments in'. The 'Single payments in' section has three radio buttons for 'Single payment': 'None', 'Client' (selected), and 'Third party'. Below this, there are input fields for 'Single payment' (£ 2000) and a dropdown for 'Payment method' (Bank transfer). The 'Regular payments in' section has three radio buttons for 'Regular payment': 'None', 'Client', and 'Third party' (selected). Below this, there are input fields for 'Regular payment' (£ 50) and a dropdown for 'Payment frequency' (Monthly). There is also a date picker for 'First collection date' (28/11/2025). On the right side of the form, there is a progress bar with six steps: 1. Full client details (checked), 2. Product selection (checked), 3. Junior ISA (selected), 4. Review, 5. Documents and declarations, and 6. Confirmation. Below the progress bar, there are two buttons: 'Cancel' and 'Next: Investment selection'.

Third party details will need to be completed if required.

The screenshot shows a form for adding a new product. At the top, there is an information box with a blue border and a white background, containing the following text: "The date selected is the earliest date the first payment could be collected. We'll need to receive a signed Direct Debit Instruction confirming the payer's bank details before we're able to start collecting payments. If it's not possible to collect the payment on this date, the first collection date will roll forward based on the frequency selected. The first payment date will continue to roll forward at the frequency selected until all outstanding requirements are met." Below this, the form has several sections: "Continue" with a dropdown menu set to "Until further notice"; "Payment method" with a dropdown menu set to "Direct Debit"; "Third party details" section which includes "Third party type" set to "Individual", "Title" dropdown set to "Miss", "First name" text box with "Loretta", "Surname" text box with "Flack", "Date of birth" with three input boxes containing "17", "02", and "2000", "Address line 1" text box with "61 Catherine Street" and a search link "Or search for an address", and "Address line 2" text box. On the right side, there is a sidebar titled "Add new product" with a progress list: "1. Full client details" (checked), "2. Product selection" (checked), "3. Junior ISA" (current step), "4. Review", "5. Documents and declarations", and "6. Confirmation". Under "3. Junior ISA", there are two sub-sections: "Payments in" and "Investment selection". At the bottom of the sidebar are two buttons: "Cancel" and "Next: Investment selection".

When selecting a third party payer, you'll need to add a new bank account, and a Direct Debit instruction must be completed.

The screenshot shows a section titled "Bank account" with a dropdown menu that says "Please select". Below this, there is a link with a plus icon and the text "Add new bank account".

Complete all fields of the bank and third party payer details.

Ensure to tick '**Direct Debit instruction**'.

Select '**Save**' to complete.

Bank account details

i Non-UK bank accounts can't be set up through the platform. Please visit the Literature app to find the relevant form to download, complete and return to us for this bank account to be added.

Owner
[Dropdown menu]

Bank name
Barclays

Sort code
12 34 56

Account number
12345678

Building society roll number (optional)
[Text input]

Account name
Miss L Flack

Direct Debit instruction

Nominated account for withdrawals

i The Direct Debit instruction will be requested to be signed when this bank account is first selected in any of the following requests:

- Add product
- Add regular payment

Cancel Save

Transfer details will pre-populate from the chosen illustration.

Re-confirm the account number of the account to be transferred.

Add another transfer if required.

Transfers

Transfer In ⓘ

No Yes

! You must sign a transfer authority form for each transfer.

Transfer 1

Transferring scheme

[+ Add provider manually](#)

Electronic transfer supported?
No

Transfer type ⓘ

Cash Re-register assets

Estimated current value

£

Account number

Providing the account number will help to process the transfer.

Full or partial transfer

Full Partial

! Please note that Junior ISAs can only be transferred in full.

Subscriptions made into Junior ISA in the current year ⓘ

£

[+ Add another transfer](#)

Confirm '**Source of wealth**' and then select '**Next: Investment selection**'.

+ Add another transfer

Junior ISA allowance

You have £6,150 allowance remaining for the 2025/2026 tax year. ⓘ

Source of wealth

Source of wealth ⓘ

Savings/investments

Next: Investment selection

Investment selection

Details of your chosen 'Investment' will pre-populate.

Make any required changes.

The screenshot displays the 'Investment selection' screen in the nucleus system. At the top, there is a red header with the 'nucleus' logo. Below the header, the text 'Add new product' is followed by the main title 'Investment selection'. The interface is divided into several sections:

- Investment selection:** This section contains tabs for 'Funds', 'Exchange traded', and 'Other investments'. The 'Funds' tab is currently selected. There is a search bar with a magnifying glass icon and a 'Favourites' link with a star icon. Below the search bar is an 'Advanced search' link.
- Investment:** This section contains a table with columns for 'Investment name', 'Single + Cash transfer', and 'Regular monthly'. The table has three rows: one for a selected investment, one for 'Cash', and one for 'Total'.
- Distribution preference:** This section contains the text 'Please select from one of the following options:' followed by two radio button options: 'Reinvest' and 'Leave as cash in Junior ISA'. The 'Reinvest' option is selected and highlighted with a blue circle.

Investment name	Single + Cash transfer	Regular monthly
<input checked="" type="radio"/> BlackRock Continental European Income D Acc	100 %	100 % <input type="checkbox"/>
Cash	0 %	0 %
Total	100%	100%

Buttons: Cancel, Next: Review

Select your 'Distribution preference' and then select 'Next: Review'.


Review

Carefully review all details and make any amendments using the pencil icon.

nucleus

Add new product

Review

Child details 

Title	Miss
Name	Lucy Flack
Date of birth	21 April 2017

Email address	Not provided
Mobile number	Not provided
Residential address	61 Catherine Street, Salisbury, SP1 2DH, UK
Correspondence address	Same as residential

Paperless preference	No
----------------------	----

Registered contact

Title	Miss
Name	Loretta Flack
Date of birth	17 February 2000

Email address	Loretta.Flack+001@nucleusfinancial.com
Mobile number	+44 7588265197
Residential address	61 Catherine Street, Salisbury, SP1 2DH, UK
Correspondence address	Same as residential

Then select 'Next: Documents and declarations'.

The screenshot displays a form for transferring a JISA. The form is divided into two main sections: transfer details and investment selection. On the right side, there is a 'Review' panel with a list of steps and two buttons: 'Cancel' and 'Next: Documents and declarations'.

Transfer Details:

Transferring scheme	Aviva Life & Pensions UK Limited
Electronic transfer supported	No
Transfer type	Cash
Estimated current value	£6,000.00
Transferring account number	12345678
Full or partial transfer	Full
Is this a transfer from a matured CTF account?	No
Subscriptions included in the transfer	Current tax year
Subscriptions made into Junior ISA in the current year	£600.00

Investment selection:

Investment	Single + Cash transfer	Regular monthly
BlackRock Continental European Income D Acc	100%	100%
Total ⓘ	100%	100%

Dividend options: Reinvest

Review Panel:

- 4. Review
- 5. Documents and declarations
- 6. Confirmation

Buttons: Cancel, Next: Documents and declarations

Documents and declarations

For junior products, only wet signatures can be accepted.

Download and print all necessary documents.

The screenshot shows the 'Add new product' interface for 'Documents and declarations' in the Nucleus system. The page is titled 'Add new product' and 'Documents and declarations'. The user is identified as 'Lucy Flack' with Client ID: 3358 and Account number: NJ1002915.

Documents

How do you wish to sign?

Wet signature

1 After clicking 'Submit' please access documents that need signing, plus any supporting documents, from your document library. Please print, sign and return.

1 Sorry, we aren't able to offer a digital signature option for this application type. We require a wet signature.

Documents requiring signature

- [Direct Debit Instruction For Third Party \(Signature\)](#)

Documents to be completed and sent to us by secure message

- [Transfer-Form](#)
- [Ex-Ante Costs and Charges Disclosure](#)
- [Target Market Information](#)
- [Key Investor Information Document](#)

Supporting documents

- [Junior ISA Illustration](#)
- [Instruction Transmission Policy](#)

Add new product

1. Full client details ✓
2. Product selection ✓
3. Junior ISA
 - Payments in ✓
 - Investment selection ✓
4. Review ✓
5. **Documents and declarations**
6. Confirmation

Cancel

Submit

Read the information and confirm if you wish to waive your right to cancel.

Review the declarations carefully. To confirm acceptance, select each checkbox, or choose 'Confirm all' to select all options at once.

Junior ISA - Your right to cancel

You have a right to cancel this application.

Once you've submitted this application and it's been accepted by us, we'll send you a cancellation notice. This confirms that you have 30 days from receipt of the notice to let us know that you've changed your mind and wish to cancel this application and any associated transfers you've requested as part of this application.

As you've not received any financial advice before applying, we will not permit you to invest any cash paid in or transferred in during your 30-day cancellation period, in case you decide to cancel. However, you do have the option to waive your right to the 30-day cancellation period. If you choose to waive your right, then:

- You will waive your right to cancel this application (including any transfers in you have requested).
- The cash received from your payments in or transfer(s) in will be available for immediate investment in line with your instructions.

Do you wish to waive your right to cancel?

Yes No

Declarations

Any reference to "I/we" within these declarations refers to both the client and you as parent and/or guardian as you are making these declarations on behalf of both parties.

Information provided

I'll inform Nucleus about any additional assistance I may need as and when required. I understand that Nucleus may need to contact me regarding this assistance to ensure the most appropriate level of support is provided.

The information and declarations provided in this application, including special category data where expressly required, are correct and complete to the best of my knowledge and belief. I acknowledge that it's a serious offence to make false statements and doing so could lead to prosecution.

I acknowledge and accept that if any information supplied in this application and/or associated documentation is incorrect or incomplete, this may delay the application and any associated transfers.

I have appropriate consent from any third party referenced in this application to share their personal data and to make this application on their behalf.

I understand that I'm required to complete and provide any documentation detailed in the Documents and declarations section of the application and provide any subsequent information that may be requested of me to

Then select '**Submit**' to complete the JISA application.

disclose details of my investments to our financial adviser as named on this application (if I have one).

- I authorise Nucleus Financial Services Limited to set up and administer my account in accordance with the Nucleus Platform Services Terms and Conditions (subject to Nucleus Financial Services accepting my application to do so) and we agree to be bound by those terms and conditions which may be updated from time to time.
- I acknowledge that I have received a copy of and have read the Nucleus Platform Services Terms and Conditions (including those relating to the bank account), and relevant Permitted Investment List(s), Charges Schedule(s) and Key Features document(s) applicable to the Product(s) to which this application relates. Our financial adviser has explained to me the operation of my account and Product(s).
- I accept and agree that the Nucleus Platform Services Terms and Conditions (as amended from time to time) together with the relevant Permitted Investment List(s), Charges Schedule(s) and any subsequently accepted applications applicable to my Products shall form a legally binding agreement between myself and Nucleus Financial Services Ltd.

Fees

- Nucleus Financial Services Ltd is authorised to withdraw (or arrange for the withdrawal of) monies from my Product(s) in order to pay its fees and those of any third party or any other money which is lawfully due and owing and to disinvest from any investments held under any Product without instruction if cash funds, after reasonable effort, cannot be obtained.

Confirm all

5. Documents and declarations

6. Confirmation

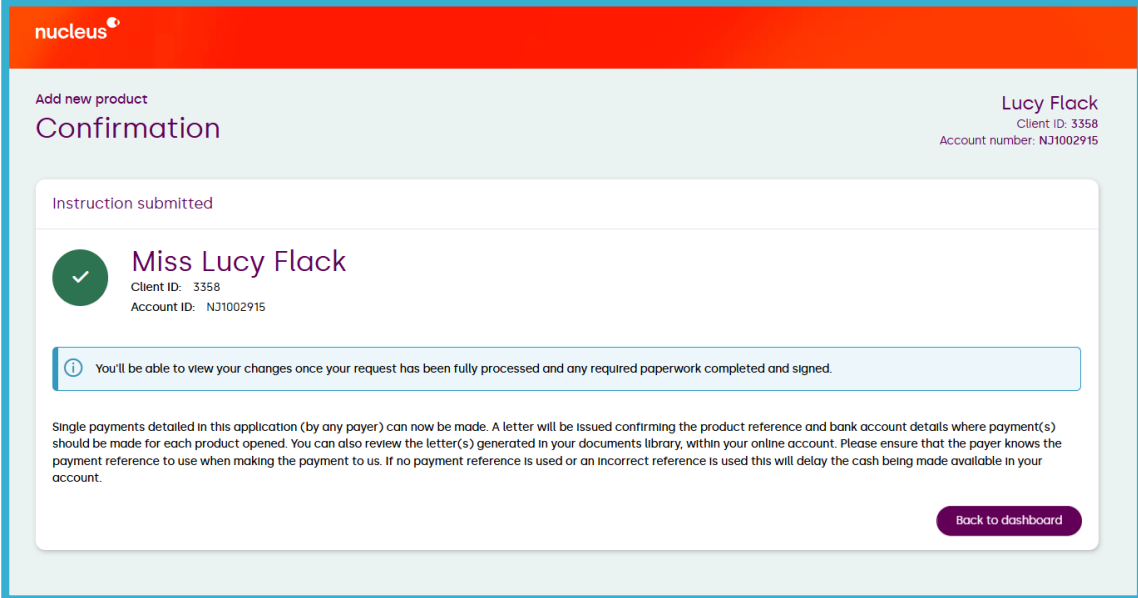
Cancel

Submit

Confirmation

A confirmation message will appear to indicate that your JISA application has been submitted.

Carefully review the information and complete any actions required.



The screenshot shows a confirmation page from the Nucleus system. At the top left is the 'nucleus' logo. The page title is 'Add new product' followed by 'Confirmation'. On the right side, the user's name 'Lucy Flack' is displayed along with 'Client ID: 3358' and 'Account number: NJ1002915'. The main content area features a green checkmark icon and the text 'Miss Lucy Flack', 'Client ID: 3358', and 'Account ID: NJ1002915'. Below this is an information box with a blue border and a question mark icon, containing the text: 'You'll be able to view your changes once your request has been fully processed and any required paperwork completed and signed.' At the bottom of the page, there is a paragraph of text explaining that single payments can now be made and that a letter will be issued confirming product reference and bank account details. A 'Back to dashboard' button is located in the bottom right corner.

nucleus

Add new product

Confirmation

Lucy Flack
Client ID: 3358
Account number: NJ1002915


Instruction submitted

✓ Miss Lucy Flack
Client ID: 3358
Account ID: NJ1002915

ⓘ You'll be able to view your changes once your request has been fully processed and any required paperwork completed and signed.

Single payments detailed in this application (by any payer) can now be made. A letter will be issued confirming the product reference and bank account details where payment(s) should be made for each product opened. You can also review the letter(s) generated in your documents library, within your online account. Please ensure that the payer knows the payment reference to use when making the payment to us. If no payment reference is used or an incorrect reference is used this will delay the cash being made available in your account.

Back to dashboard

 03455 212 414

 ask@nucleusfinancial.com

 nucleusfinancial.com

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 03455 212 414, or via the Typetalk service on 18001 03455 212 414.

"Nucleus" is the trading name for Nucleus Financial Platforms Limited (NFPL) (registered in England, number 06033126), Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 07259308); Nucleus Financial Services Limited (NFS) (registered in England, number 05629686). NFPL, NFS, NGSL, JHAC, JHPT, JHWM, JHWNC have their registered office at Suite B & C, First Floor, Milford House, 4355 Milford Street, Salisbury, SP1 2BP. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM and NFS are authorised and regulated by the Financial Conduct Authority. NFPL, NGSL, NFS, JHWM, JHPT, JHAC and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of NFPL. Further details of the Nucleus Group can be found at nucleusfinancial.com. (12/25)