For advisers

Our new platform

nucleus platform



How to process a **company** GIA new business application

5 minute read

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How to use this document

Important information will look like this.

Key messages

Key messages will look like this.

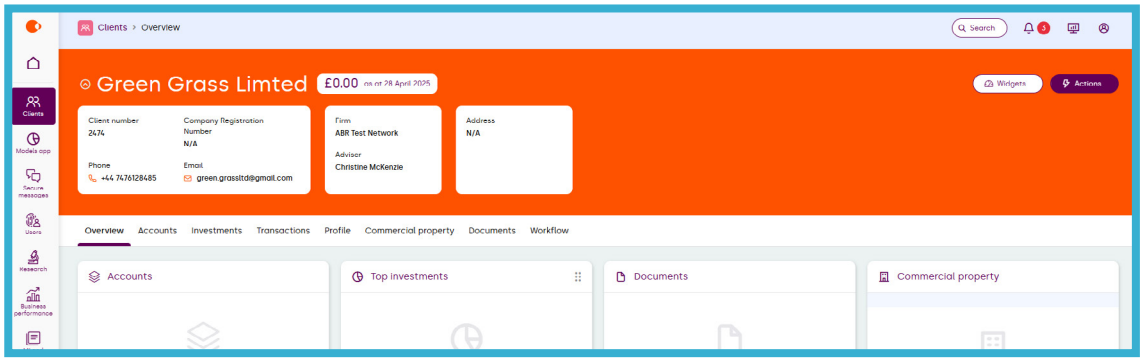


Useful info will look like this.

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

How to process a company GIA new business application

This guide is demonstrated using an adviser user with master user role permissions. If you have different user role permissions, some functionality may not be available to you.



Key message

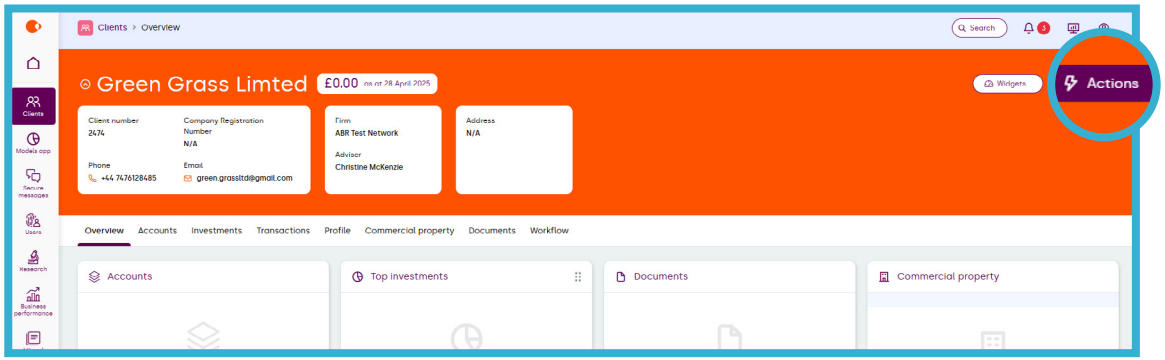
To start the company General Investment account (GIA) new business application, you first need to create your client or find an existing client. To create a client or search for an existing company please refer to the guides on our website.
Any company directors being added to the application, must be set up as a client before proceeding.

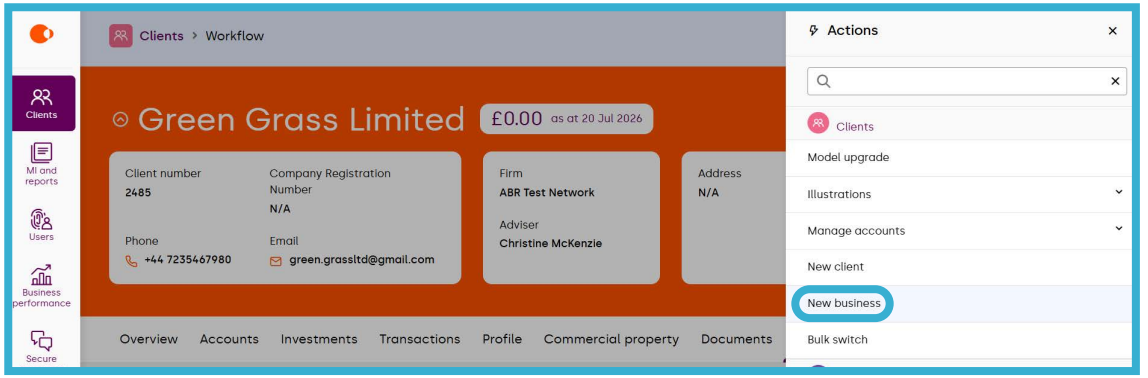
If your client will be taking regular withdrawals, withdrawal information and bank account details will be required for this application.

Once you've created or located your company client, you can refer to this guide to create a GIA new business application.

From the client home page select the '**Actions**' button.

A list of actions will appear. To create the new business application, select '**New business**'.





Key message

At any stage of the application, you can save and exit the application.

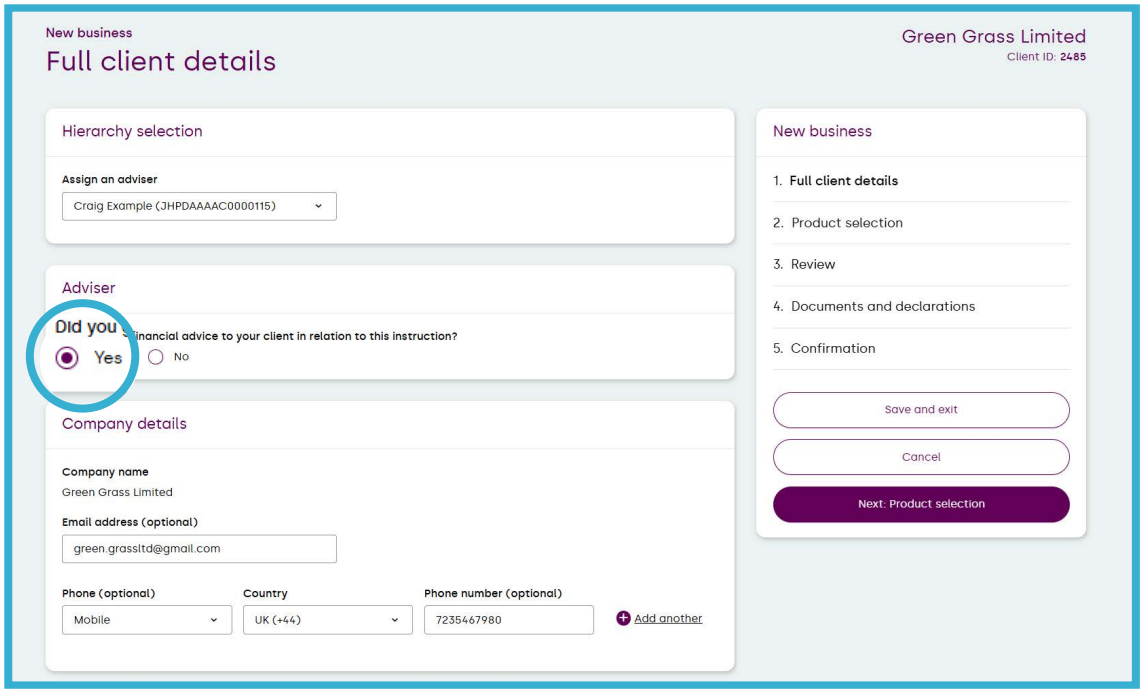
To resume the application, navigate to the workflow tab within the client's account.

Full client details

The assigned adviser can be changed by selecting from the drop-down list.

Note, new business applications can only be accepted on an advised basis. You must confirm advice has been provided by selecting '**Yes**'.

Enter the company's contact details into the required fields.



Key messages

When entering the client's phone number please enter the phone number without a '0'.

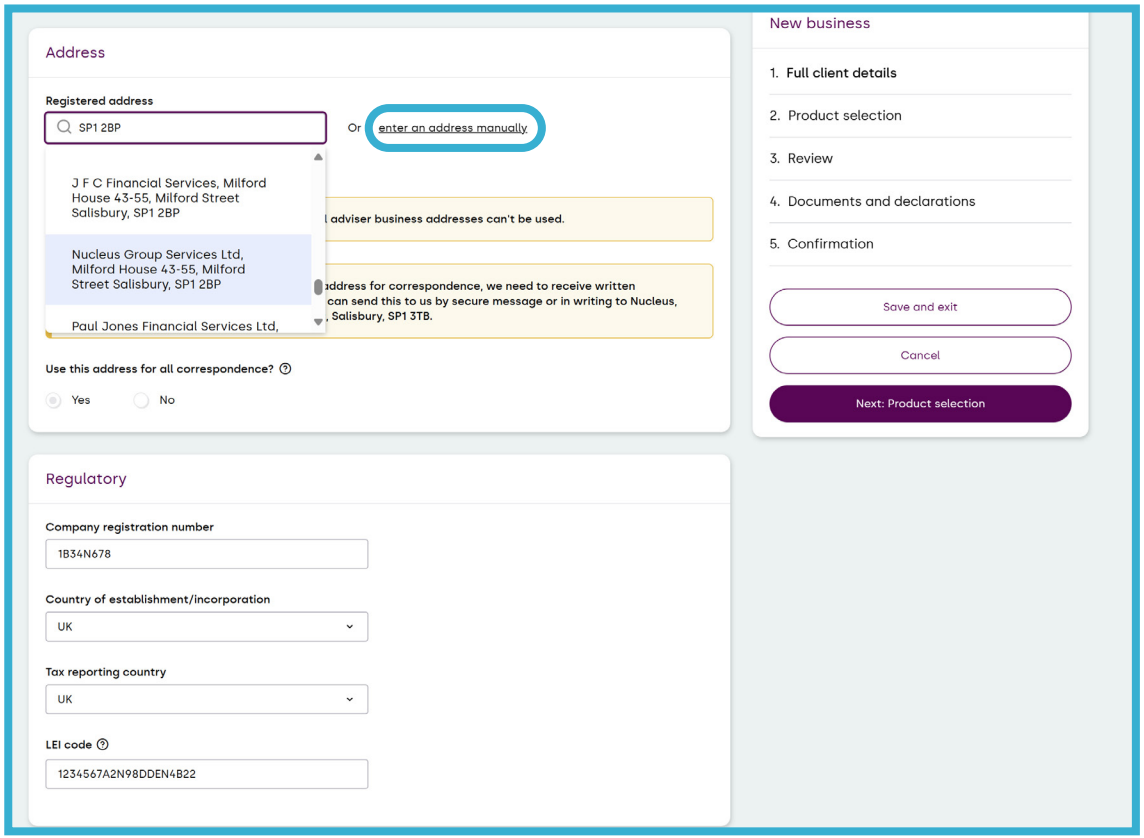
The client's email address and phone number are optional as trust client's correspondence can't be sent or completed digitally.

Please note PO boxes, 'care of' or financial adviser business addresses can't be used.

Enter the company's address or postcode into the search bar and select the correct address. If the address can't be found, select '**enter an address manually**' and complete the address details.

Key messages

The company's address can be amended once chosen by selecting the 'pencil' icon next to the address.



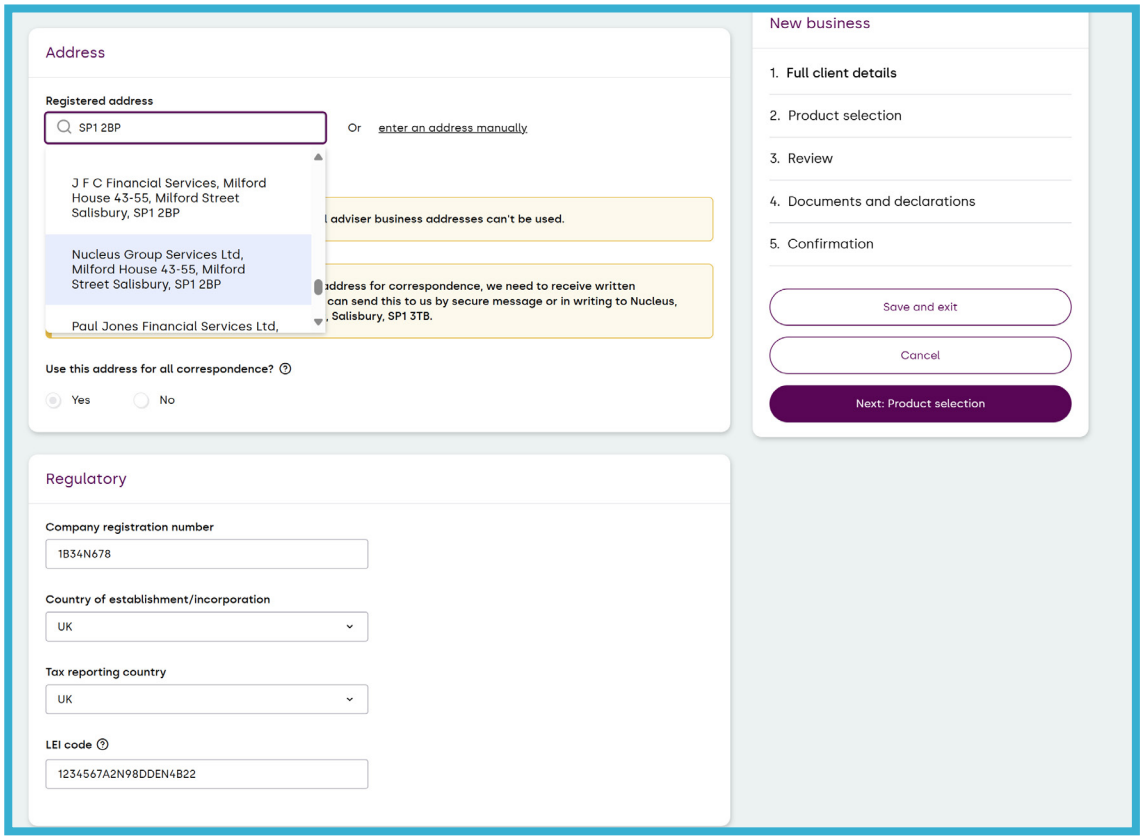
If the client requires an alternative correspondence address please contact us. Alternatively, the client can amend this through the customer portal.

Enter the company registration number. This must be an 8-character alpha numeric number.

Select the country of establishment / incorporation from the drop-down list.

Select the tax reporting country from the drop-down list.

Enter the Legal Entity Identifier (LEI) code.



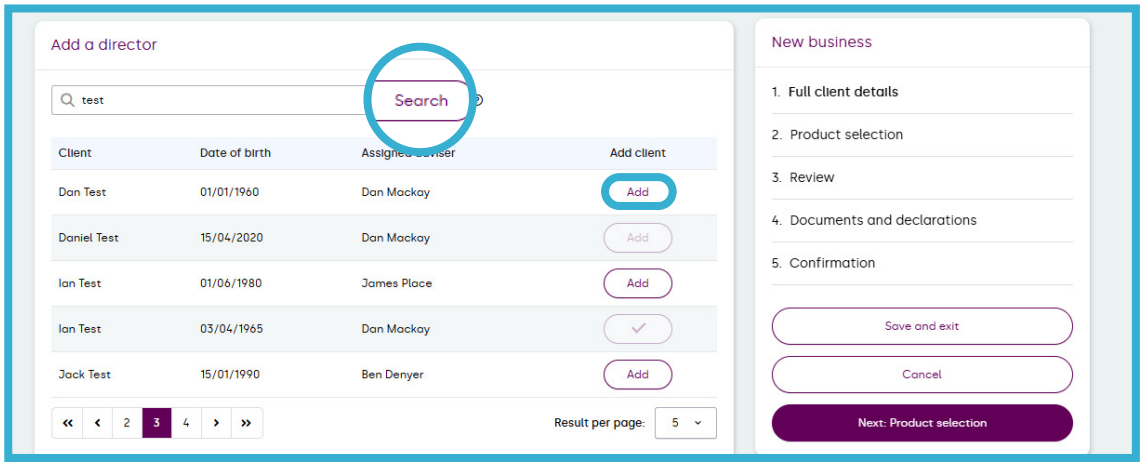
The LEI code must be a 20-character, alpha numeric code. This enables identification of legal entities participating in financial transactions. If you don't enter details of the applicants LEI code, it won't be possible to trade in exchange traded instruments (ETIs).

Enter the directors name into the search bar and select '**Search**'.

Select '**Add**'.

Key message

The selected adviser will determine the clients that can be selected as directors.



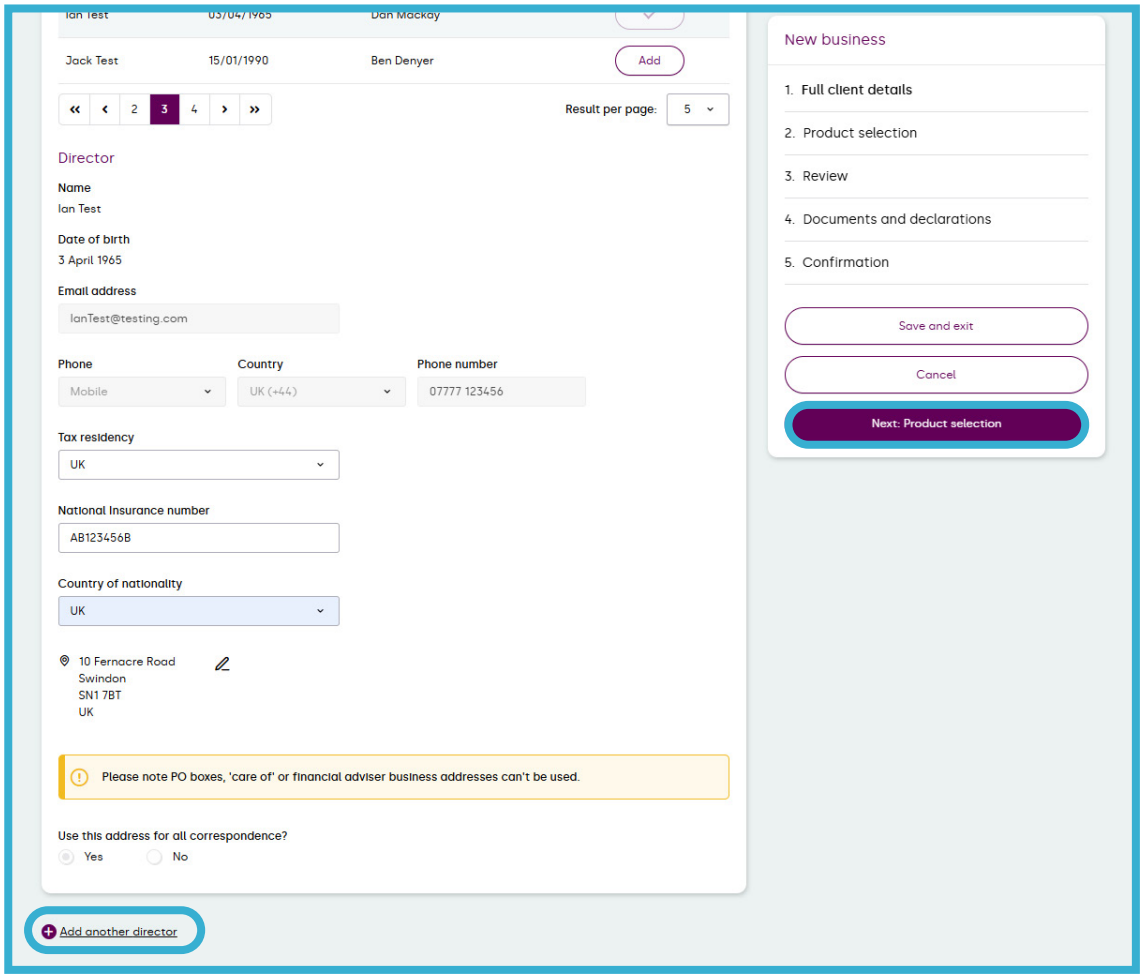
If the director is an existing client, this information will be pre-populated.

If the client is a new director, the name and date of birth will be pre-populated. Enter the director's:

- Phone number
- National Insurance number
- Nationality
- Address
- Tax residency

If there are multiple directors select '**Add another director**', and enter all required information.

Once you're happy with the client details, select '**Next: Product selection**' to move on to the product selection page.



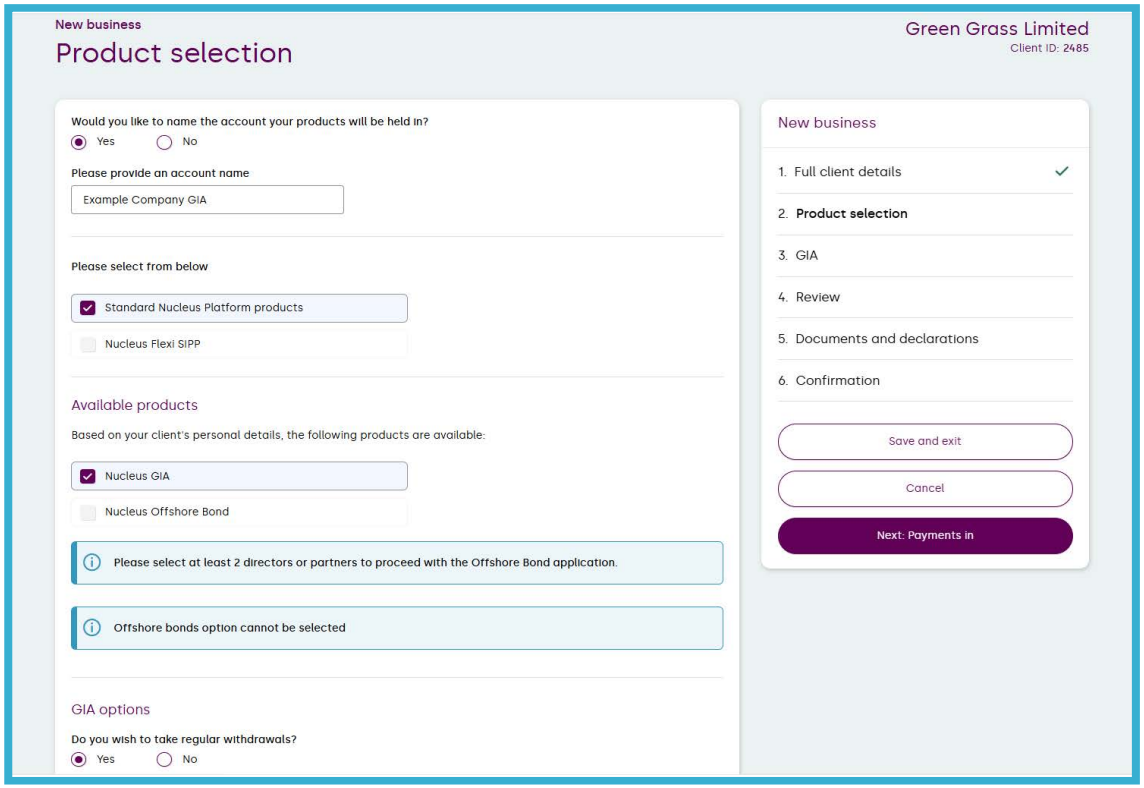
Product selection

Confirm if you'd like to give the account a name.

Key message

No special characters can be included in the account name.

Naming the account will make it easy for you and your client to distinguish between the accounts on your client's home page. This name will be visible to your client in their customer portal.



Select '**Standard Nucleus platform products**'.

Key message

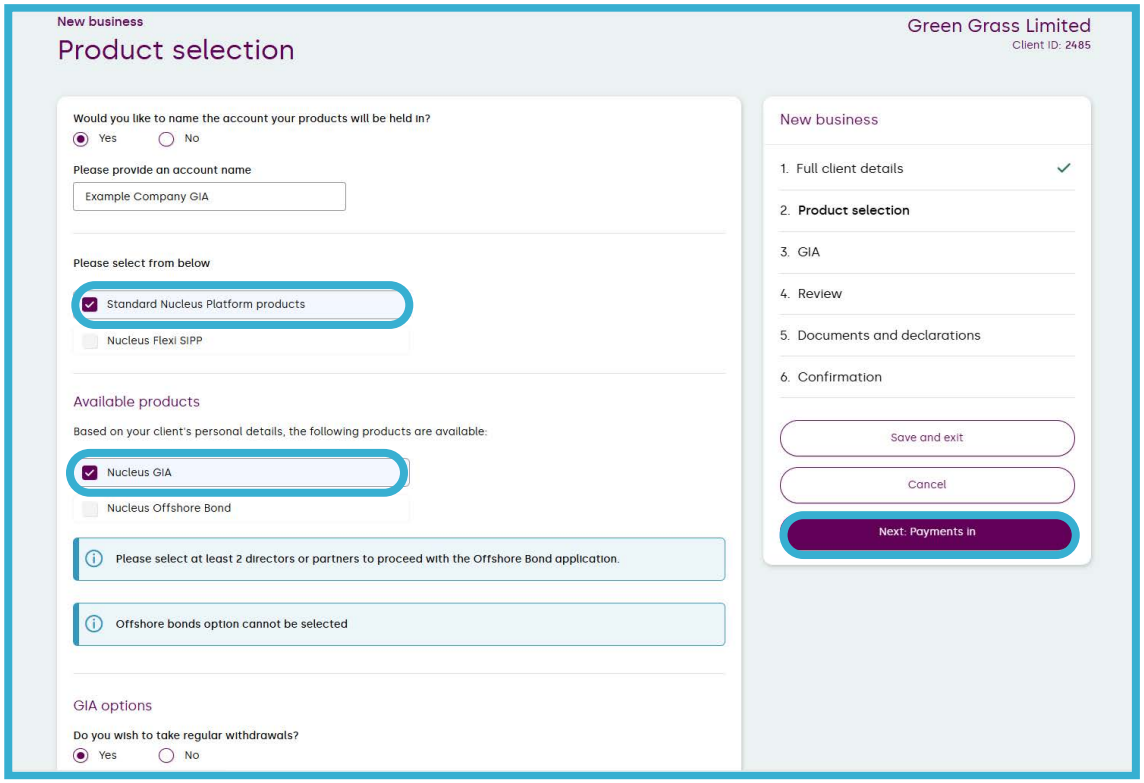
The adviser firm the client is associated with determines what propositions are available for selection. You can select multiple products from the available list to include in this application.

Select '**Nucleus GIA**'.

Confirm if regular withdrawals are to be taken. You'll complete these details later on.

If your client will be taking regular withdrawals, withdrawal information and bank account details will be required for this application.

Once you're happy with your product selection select '**Next: Payments in**' to move on to the payments selection page.

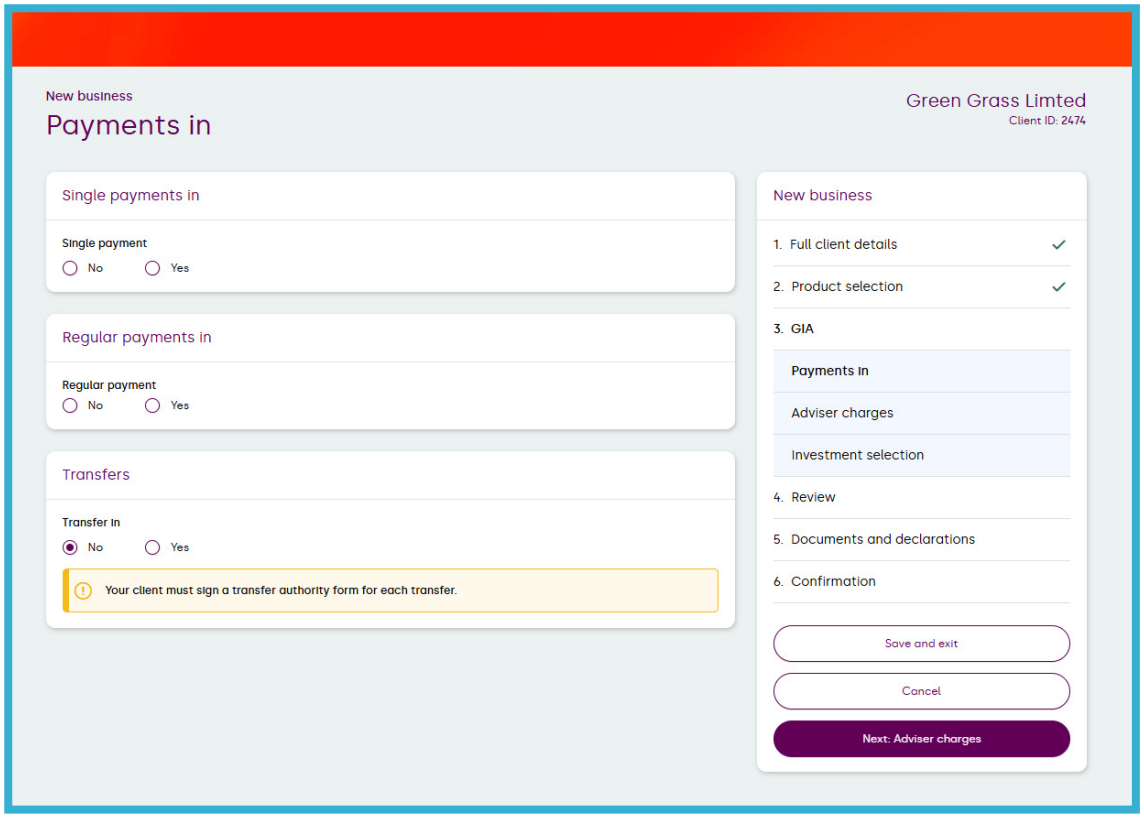


Payments in

Select '**Yes**' or '**No**' for each payment type.

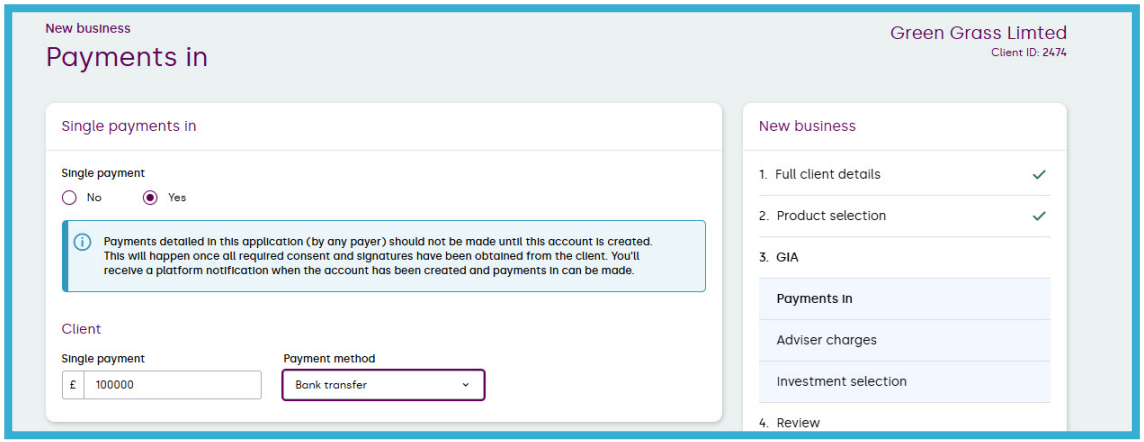
Key message

You can select multiple payment types in one application.



Single payments

Single payments must be sent via bank transfer using our bank details, located on our website. Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.



Enter single payment details.

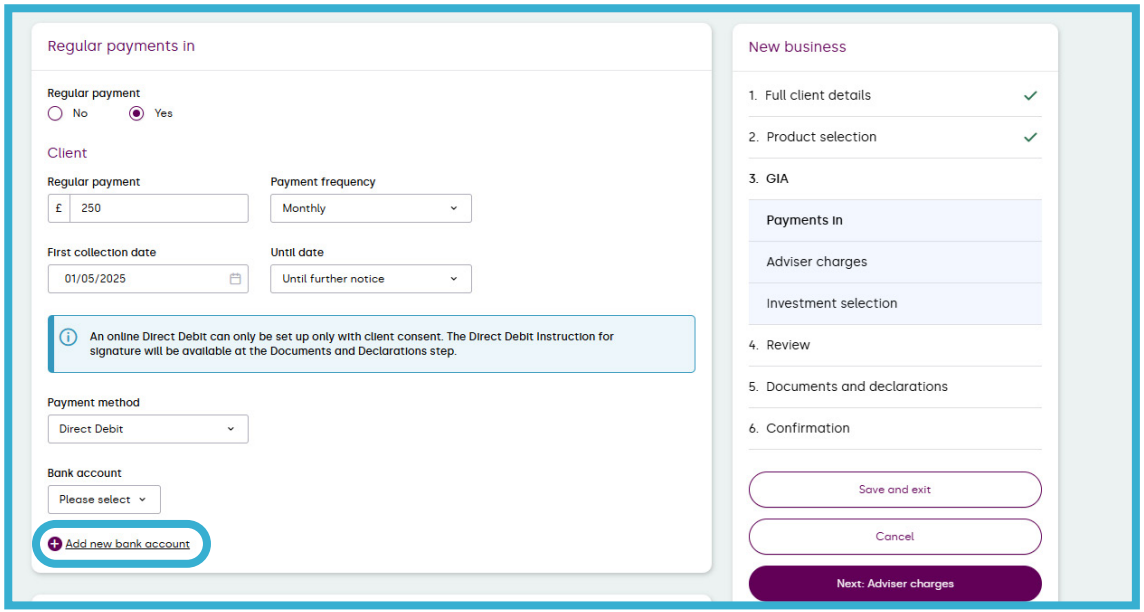
The payment method will be automatically selected to bank transfer.

Regular payments

Enter the regular payment amount, payment frequency, first collection date and the duration.

The first collection date can be any date from 1 – 28 of the month.

There's a minimum of 10 working days required to set up the Direct Debit instruction.



The payment method will be pre-selected to Direct Debit.

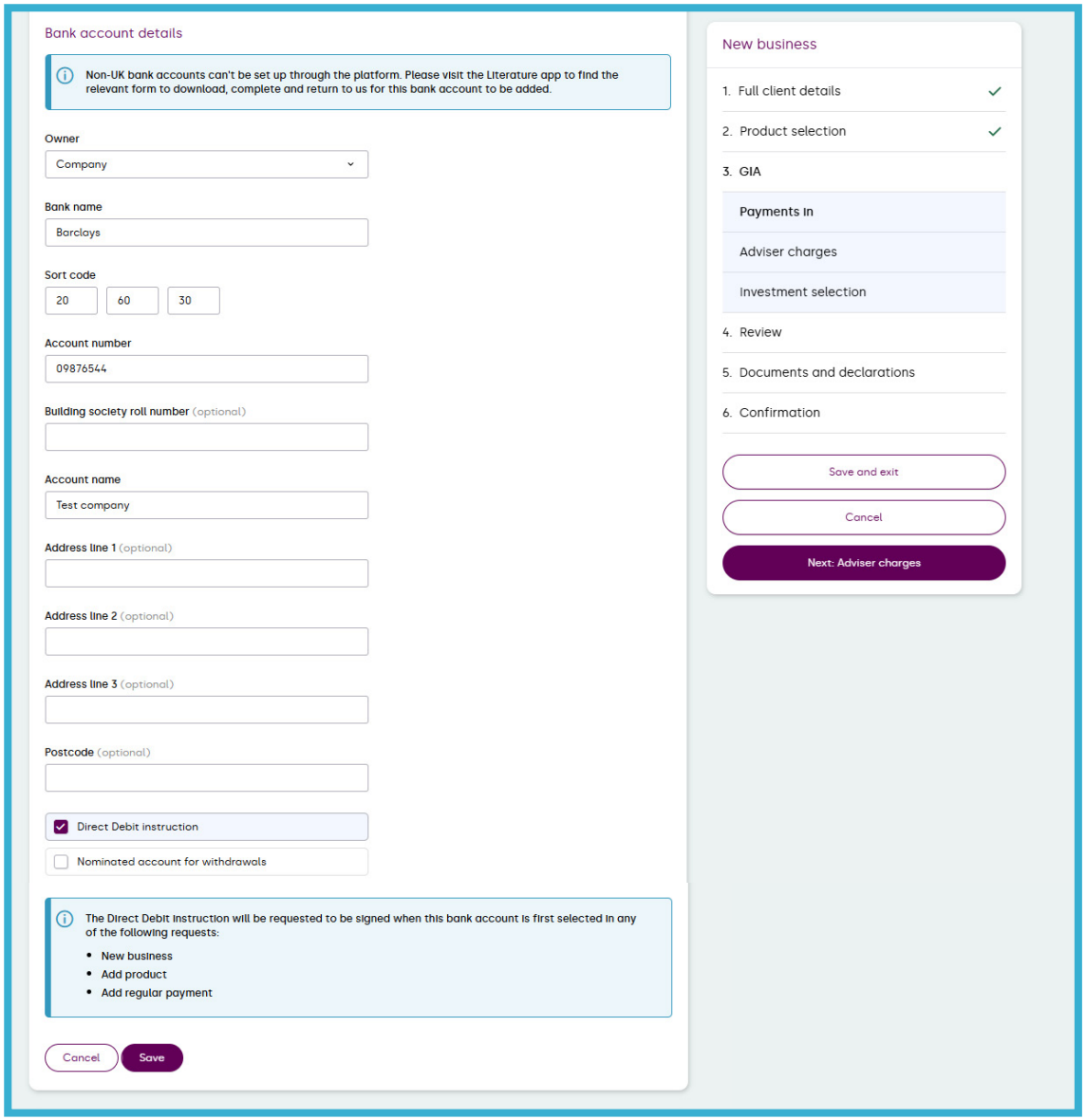
Select the bank account from the drop-down list.

If you need to add a new bank account, please select '**Add new bank account'** and complete the client's bank details.

Then select the bank account from the drop-down list.

Confirm if the bank account is for '**Direct Debit instruction**' and/or a '**Nominated account for withdrawals**'.

Select '**Save**', to submit bank details.



Transfer payments

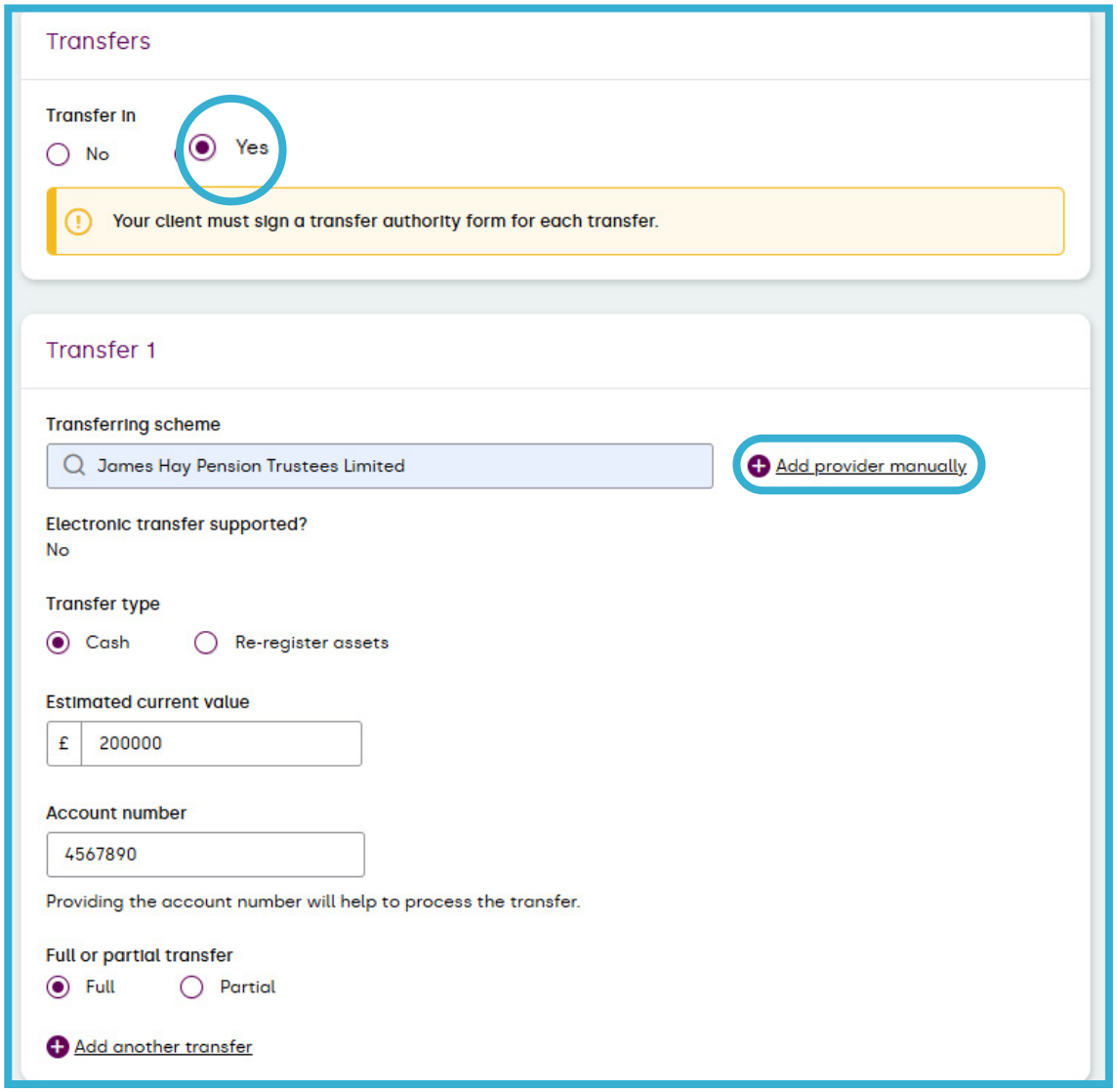
Select '**Yes**'.

Enter the transferring scheme name into the search bar and select the provider from the search list.

Key message

If you're unable to locate the transferring scheme using the search bar, you can add the details manually by selecting '**Add provider manually**'. Please be aware that adding a transferring scheme manually when it is available from the search bar may lead to delays in processing the transfer.

Confirm whether this is either a cash or in-specie transfer.

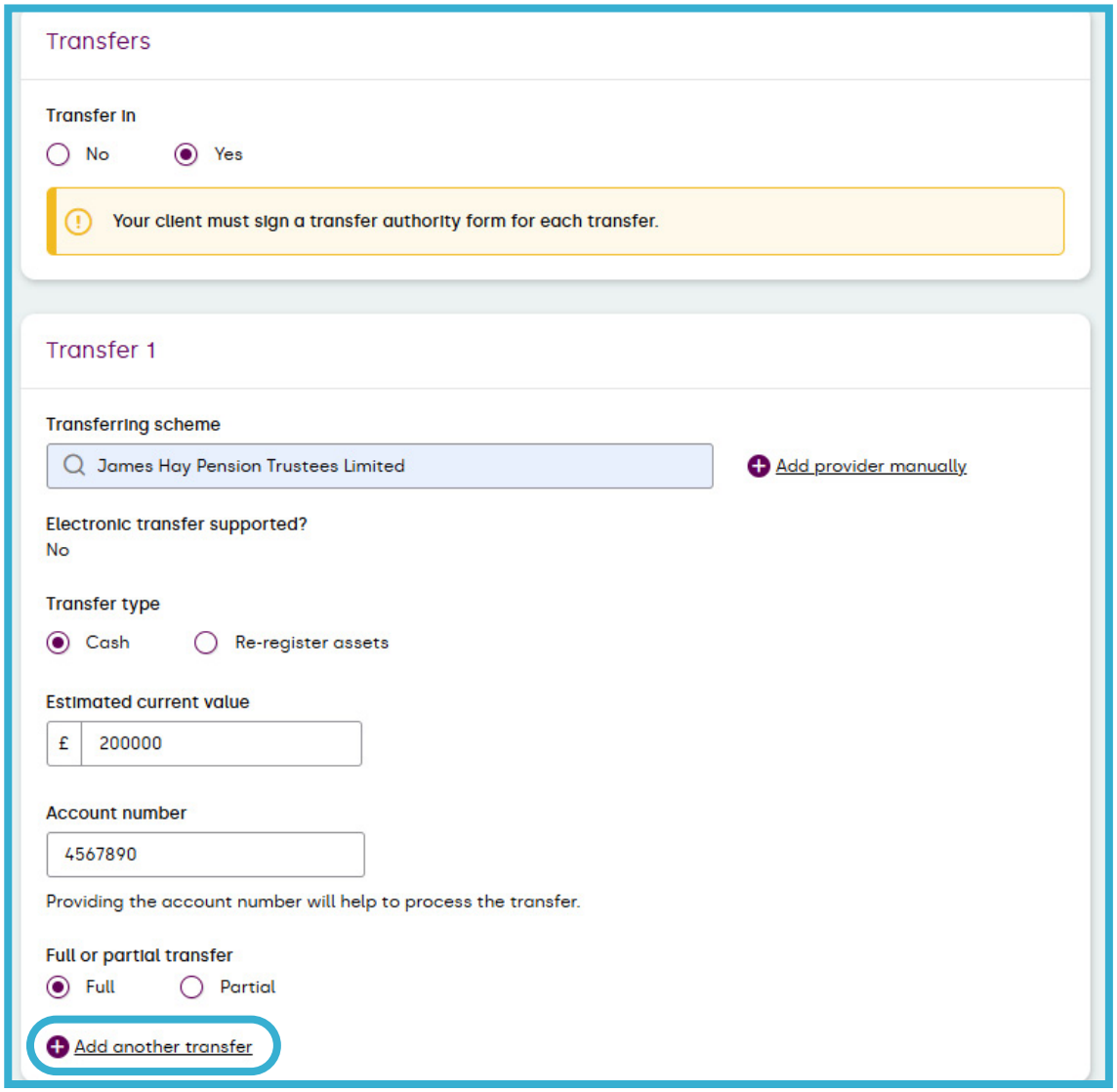


Cash transfer payments

Enter all the transfer details.

Key message

You can add multiple transfers from different providers in one application, by selecting '**Add another transfer**'.



Re-registered assets

Enter all transfer details.

Enter the assets that will be re-registered into the search bar.

Enter each asset's units.

Key message

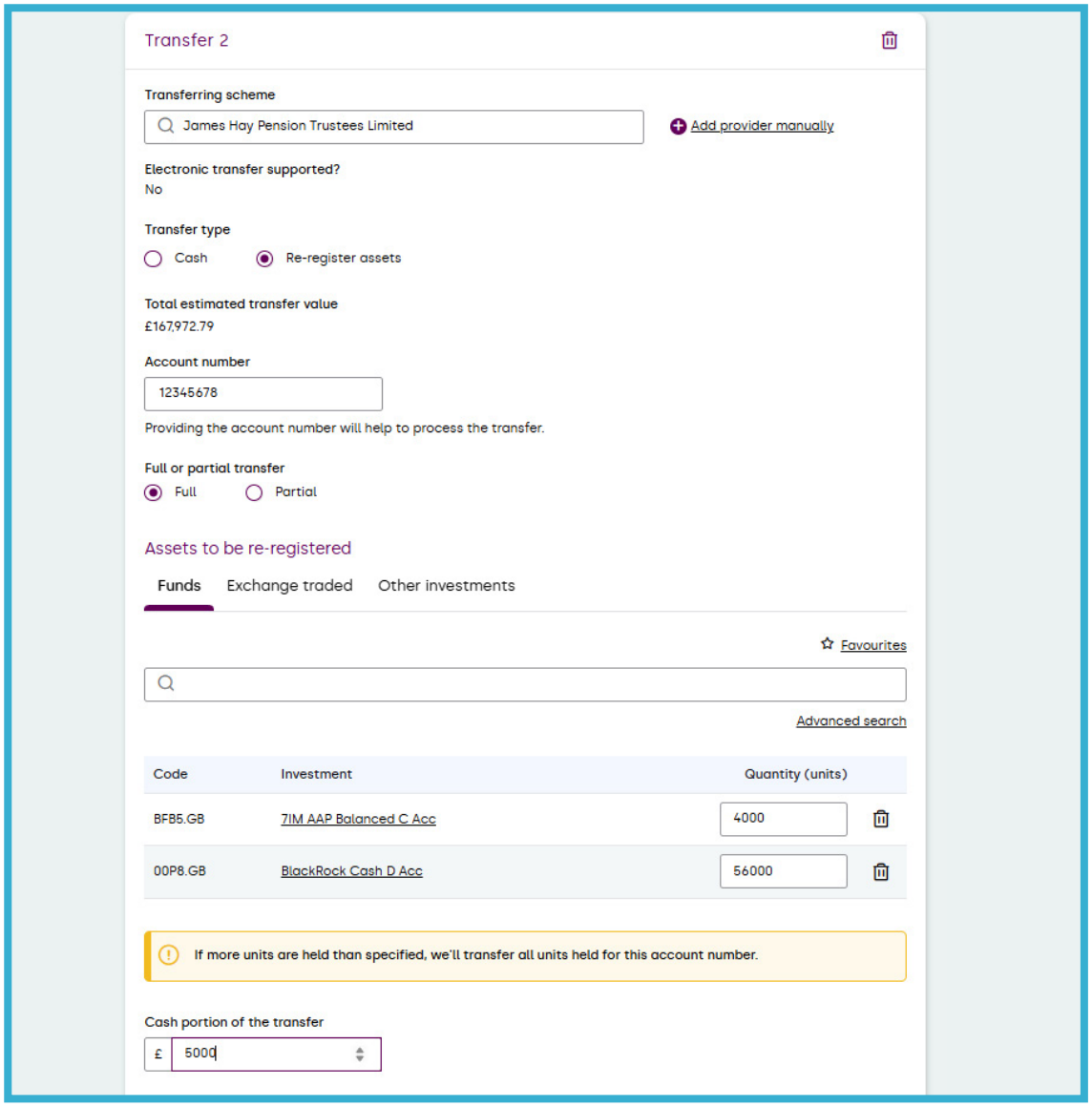
You can use the fund name, ISIN, SEDOL number to search for a fund.

If any fund you require is suspended, please contact us.

Enter the cash portion value of the transfer.

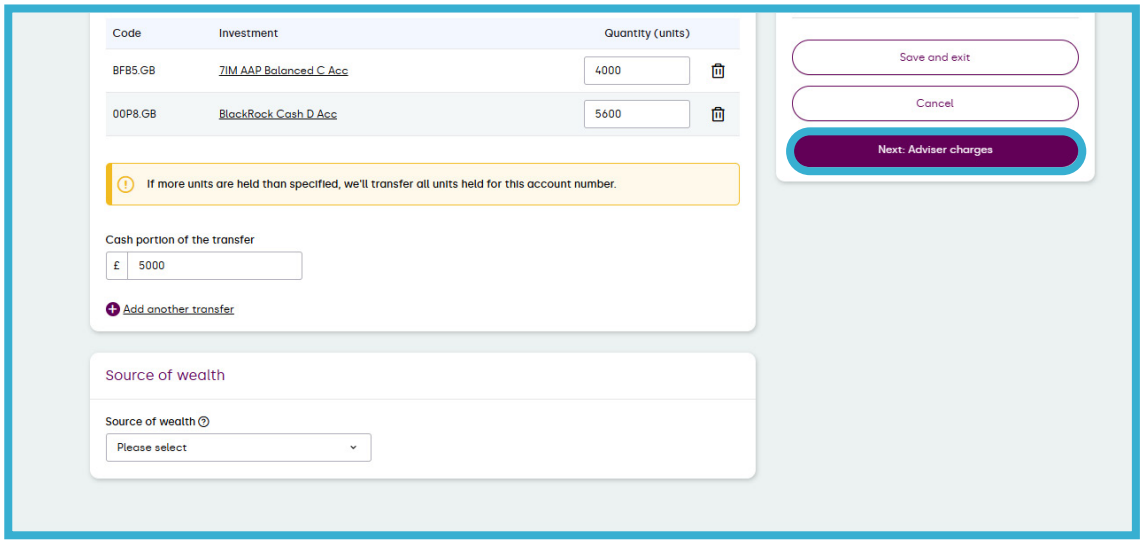
Key message

You can add multiple transfers from different providers in one application, by selecting '**Add another transfer**'



Select the source of wealth from the drop-down list.

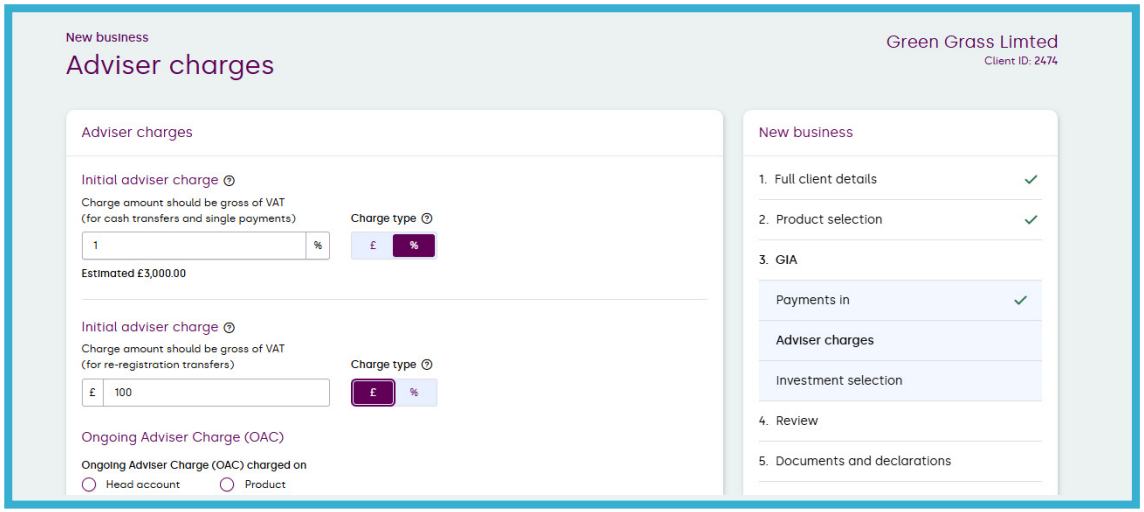
Once you're happy with the payment preferences, select '**Next: Adviser charges**' to move on to the adviser charges page.



Adviser charges

If you're applying for an initial adviser charge, please enter the amount and select '**£**' or '**%**'.

Confirm if any ongoing adviser charges will be deducted from the head account or product.



You can find out more information about adviser charges at either head or product level, on our website.

Key message

Flat rates and annual rates can only be applied to products.

Head account ongoing adviser charges will require tiering.

Head account ongoing adviser charge

Choose 'Head Account'

Select the 'Tiers' drop-down to select a tiering structure that's saved on your network.

To create new tiering groups, enter the low limit amount and then select 'Insert tier'

Repeat step, to set up all tiering groups.

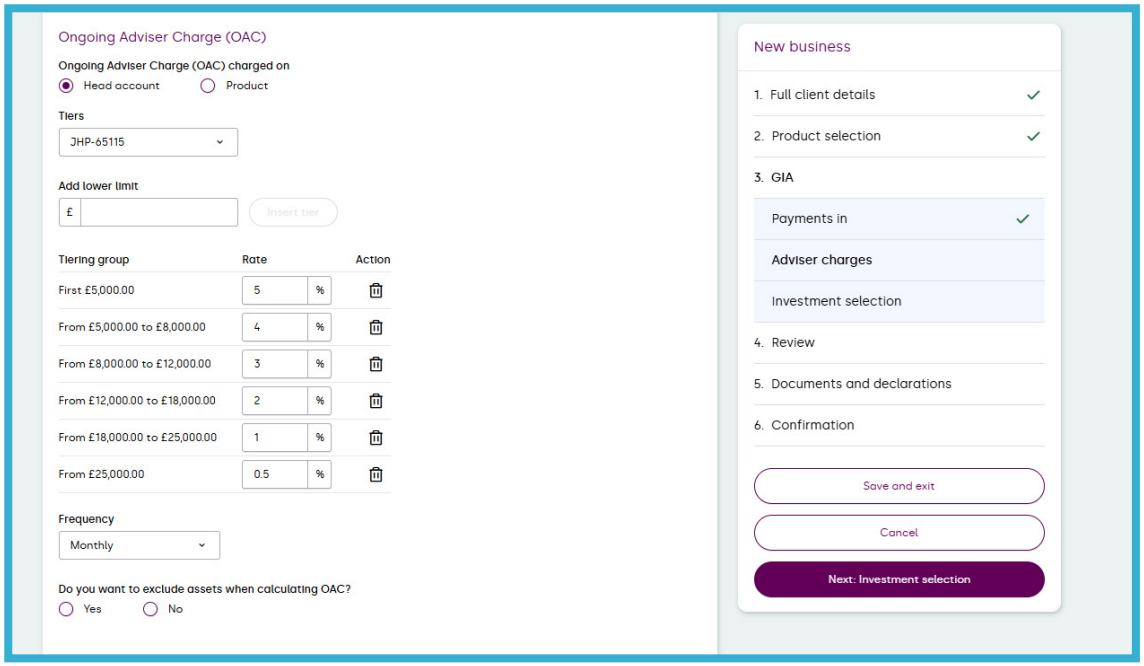
Enter a percentage rate for each group.

Key message

You can set up a maximum of 11 tier groups.

Select the frequency from the drop-down list.

Confirm whether any assets should be excluded when calculating the ongoing adviser charge (OAC).



Product ongoing adviser charge

Select '**£**' or '**%**'.

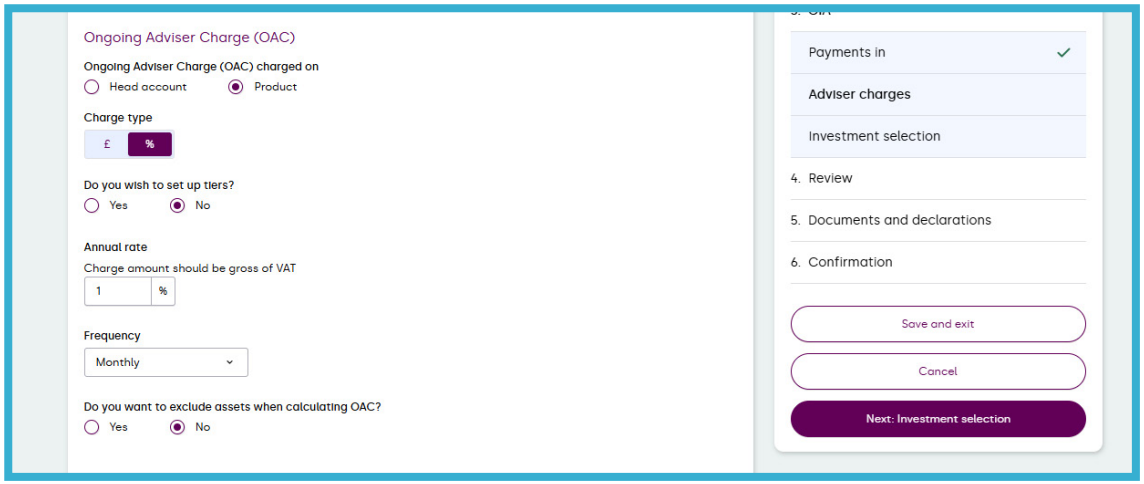
Confirm if the product ongoing adviser charge is tiered.

If the ongoing adviser charge isn't tiered, enter the annual rate amount and the frequency.

Key message

If there are no adviser charges to be deducted, enter '0' into the fields.

Confirm whether any assets should be excluded when calculating the ongoing adviser charge.

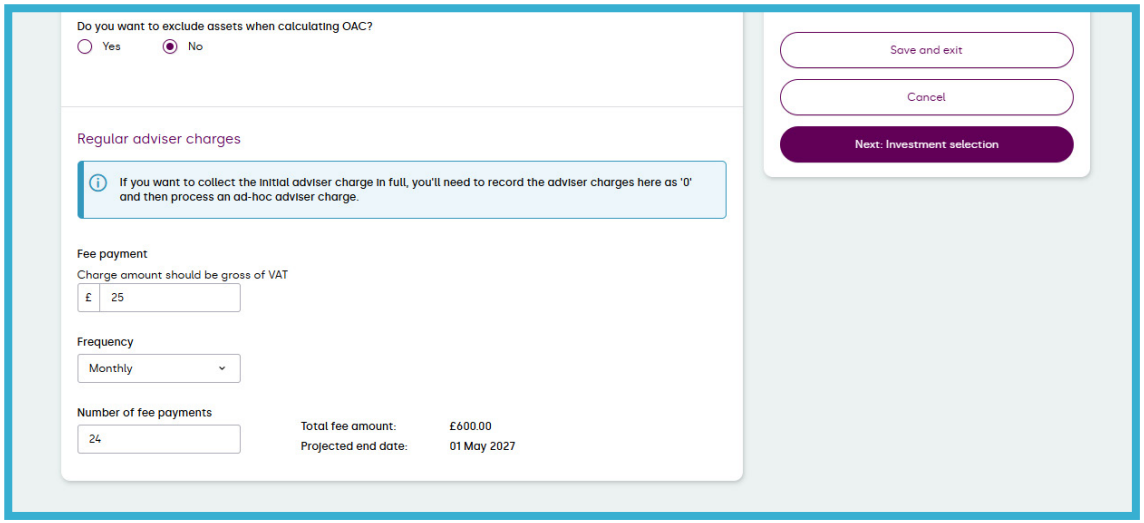


Regular adviser charge

The regular adviser charges appears if a regular payment has been selected.

Enter the fee payment amount, frequency and the number of fee payments.

Once you're happy with your adviser charge preferences, select '**Next: Investment selection**' to move on to the investment selection page.



Investment selection

Select the investment type across the headings shown.

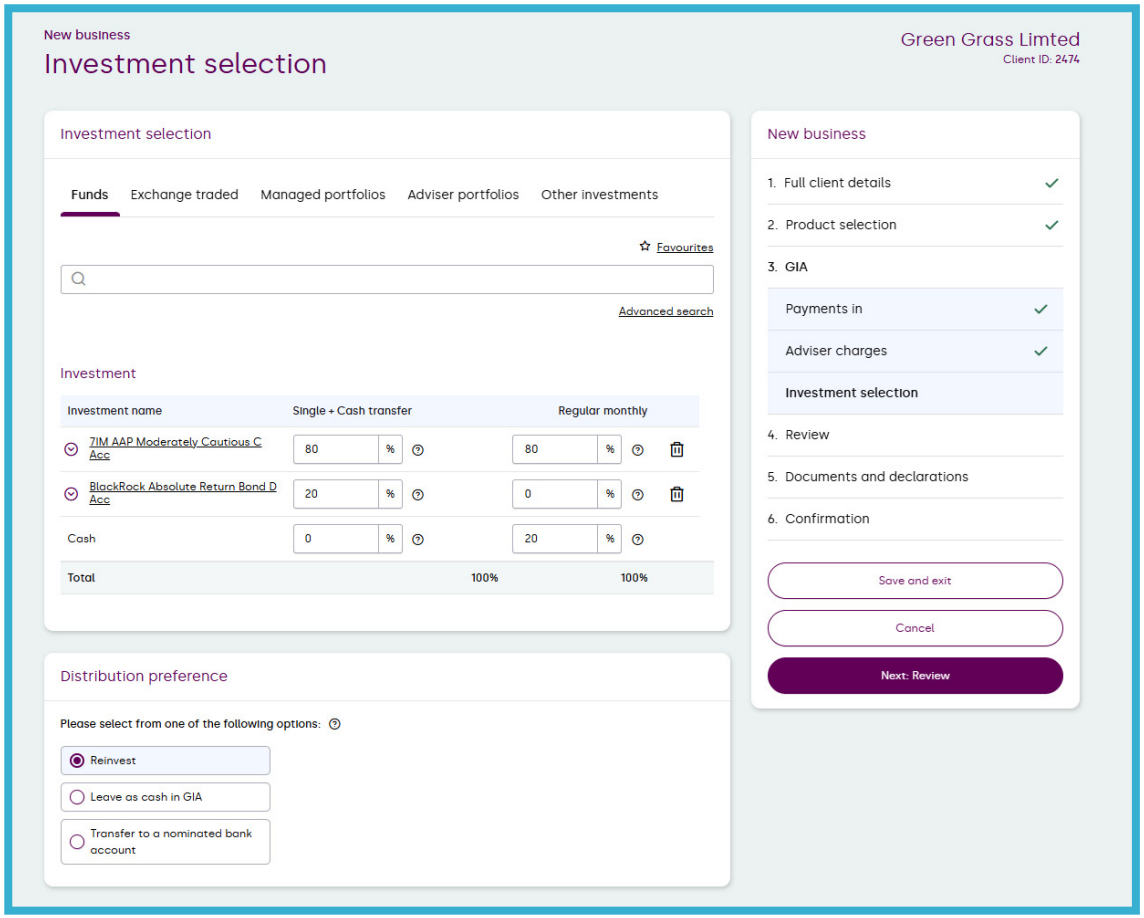
Your client can now hold loose assets, multiple model portfolios, ETIs, and other investments - all within the same account. Investments will be purchased when funds are available for investment.

Enter the investment name into the search bar. Select the investment from the search results.

Enter a percentage for each investment choice, ensuring the totals equals 100%.

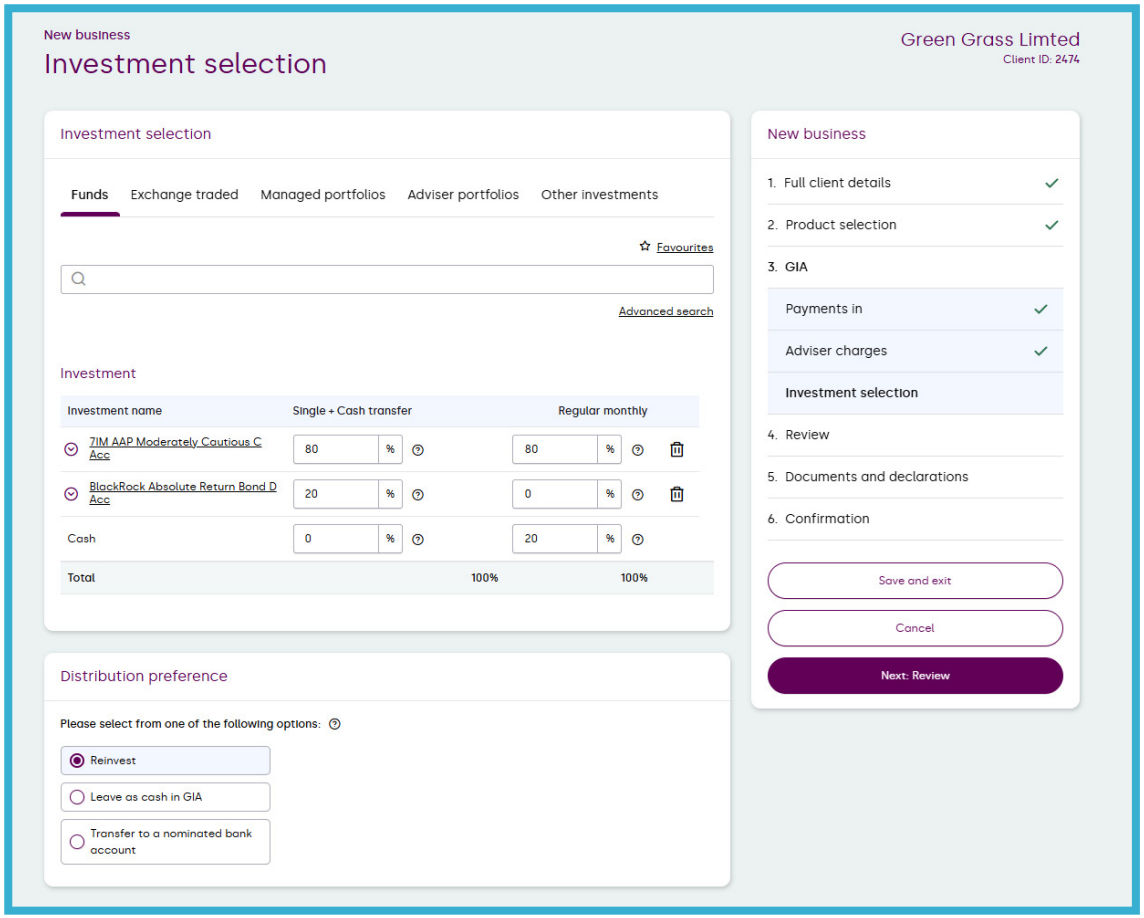
Key message

If there's an investment for a specific product which is non-tradable, this will be shown as 0% and can't be amended.



Select a Distribution preference.

Once you're happy with your investment preferences, select '**Next**'.



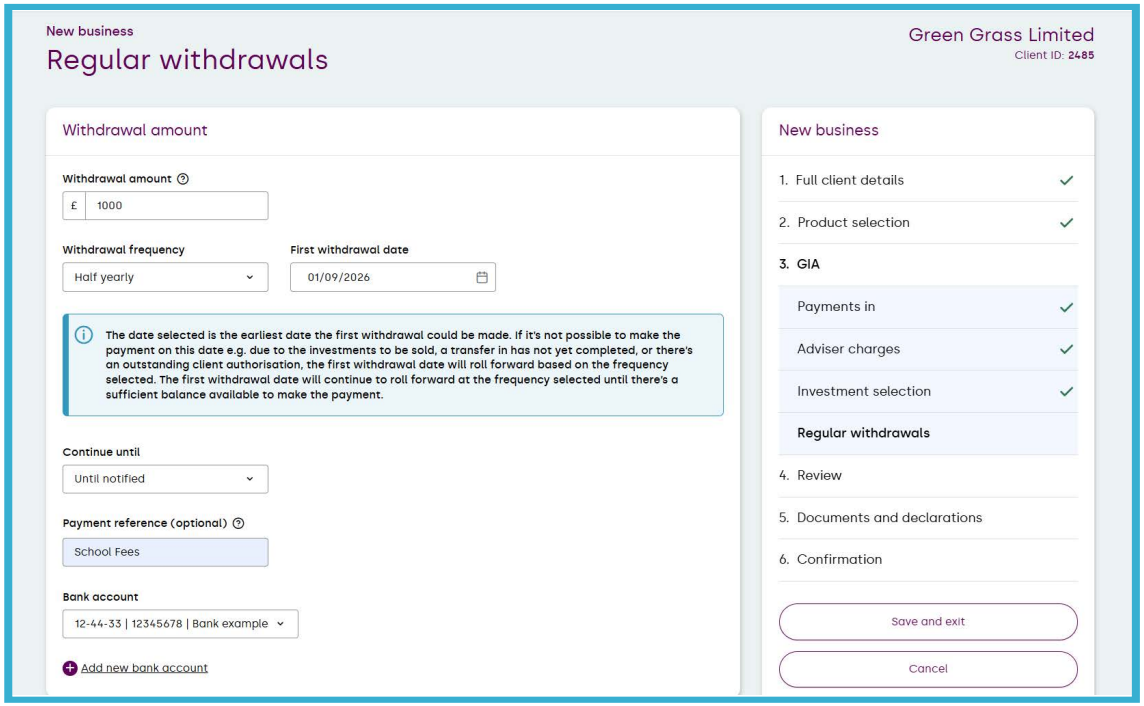
Regular withdrawals

If you previously selected for the client to take regular withdrawals, continue to enter all details.

The first withdrawal date can be any date from 1 - 28 of the month. However, there's a minimum of 12 working days required to set up the withdrawal instruction.

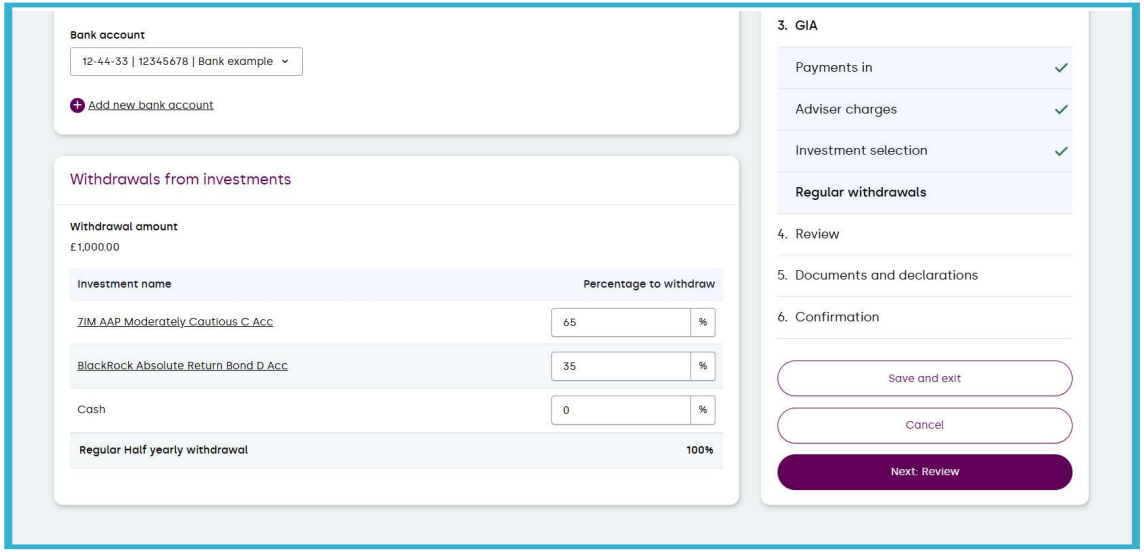
Key message

Adding a reference will make it easy for your client to identify the payment in their bank account and on their bank statements. If you're using a Building Society, please enter the roll number here. Any reference you enter will appear on your bank statements.



Select a bank account from the drop-down list, or add a new bank account.

Confirm investments to sell and the percentage to withdraw. This must total 100%.



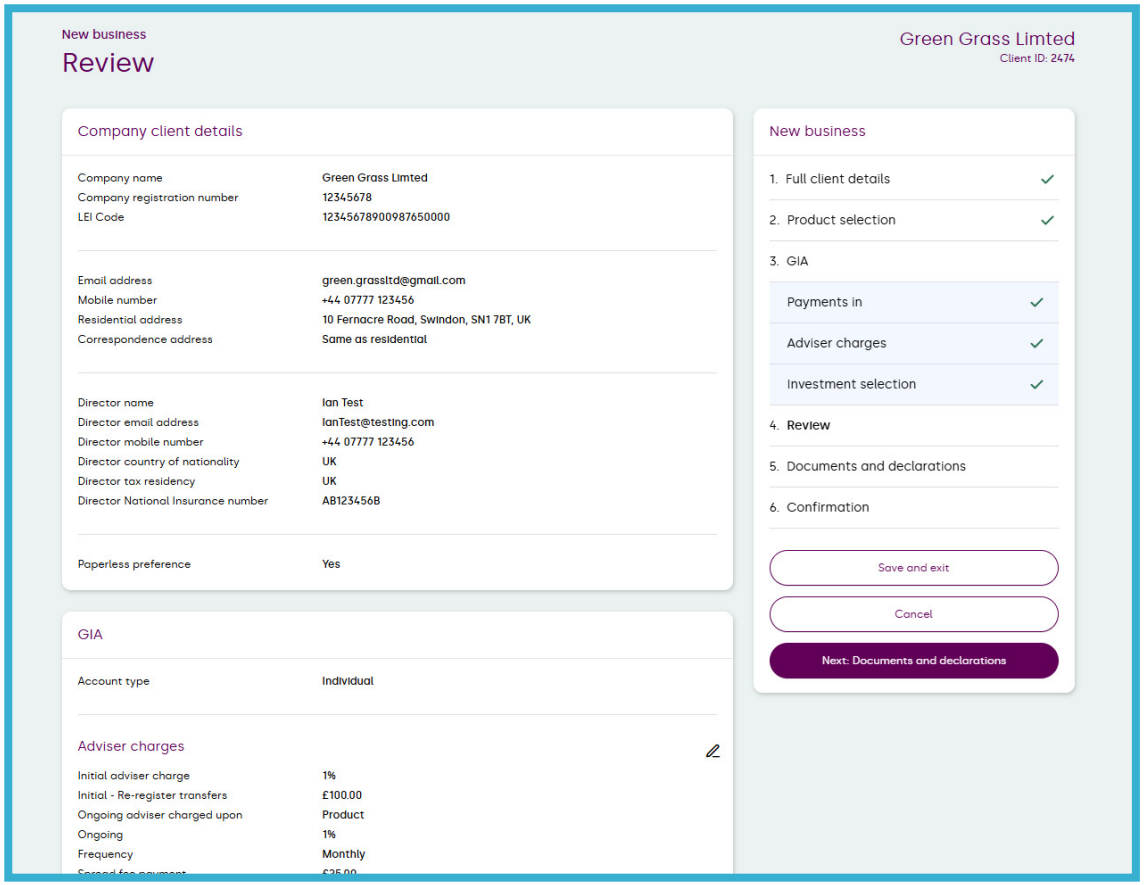
Where investments are sold in a GIA to make withdrawals, they will be a disposal for Capital Gains Tax (CGT) purposes. This means thre may be tax to pay through the HMRC self-assessment process.

Once you're happy with the percentages, select '**Next: Review**' to move on to the review page.

Review

Review the application details for accuracy. You can use the '**pencil icon**' to make any necessary changes.

Once you're happy with the accuracy of the application, select '**Next: Documents and declarations**' to move on to the declaration and documents page.



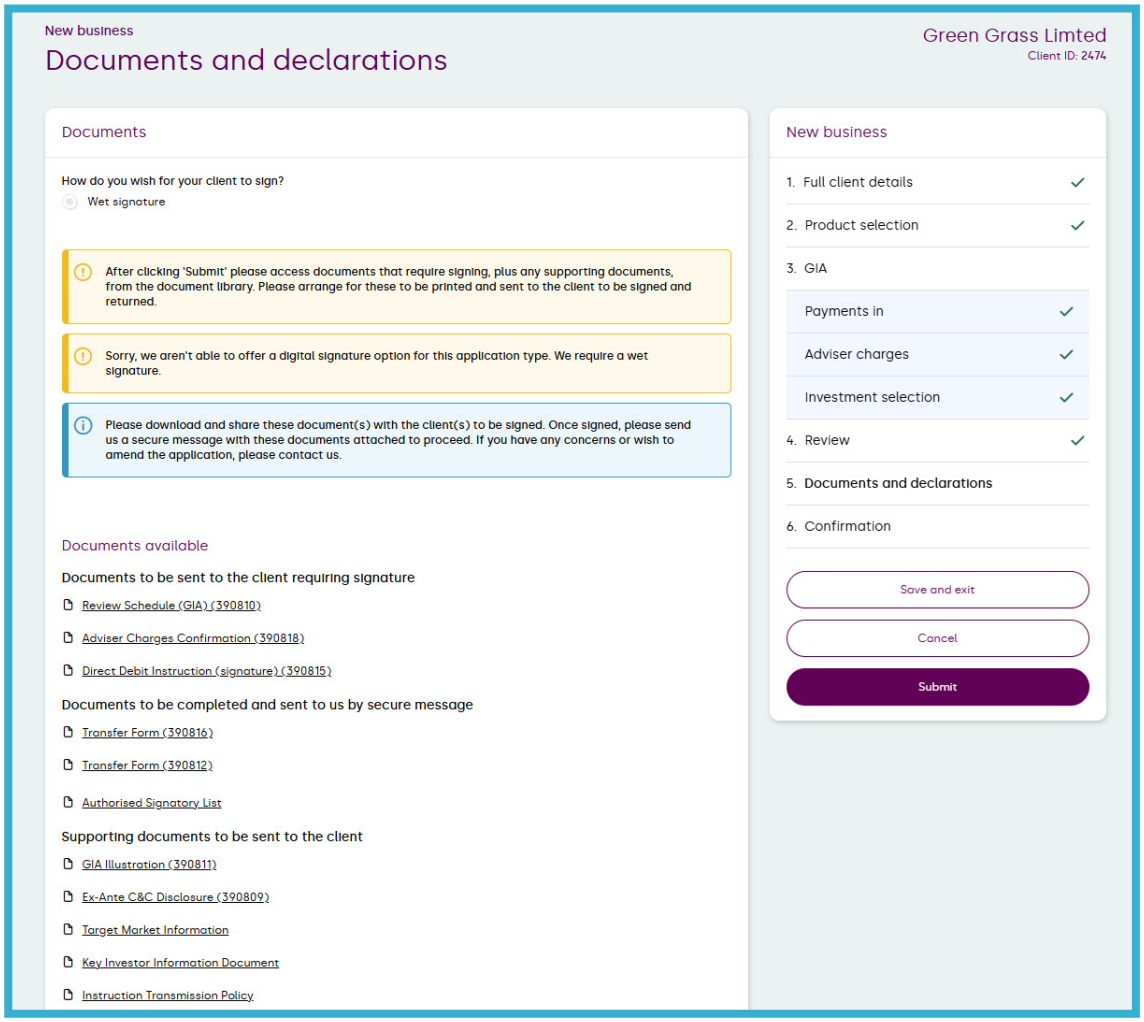
Declarations and documents

Key message

A wet signature is the only option available for trust applications.

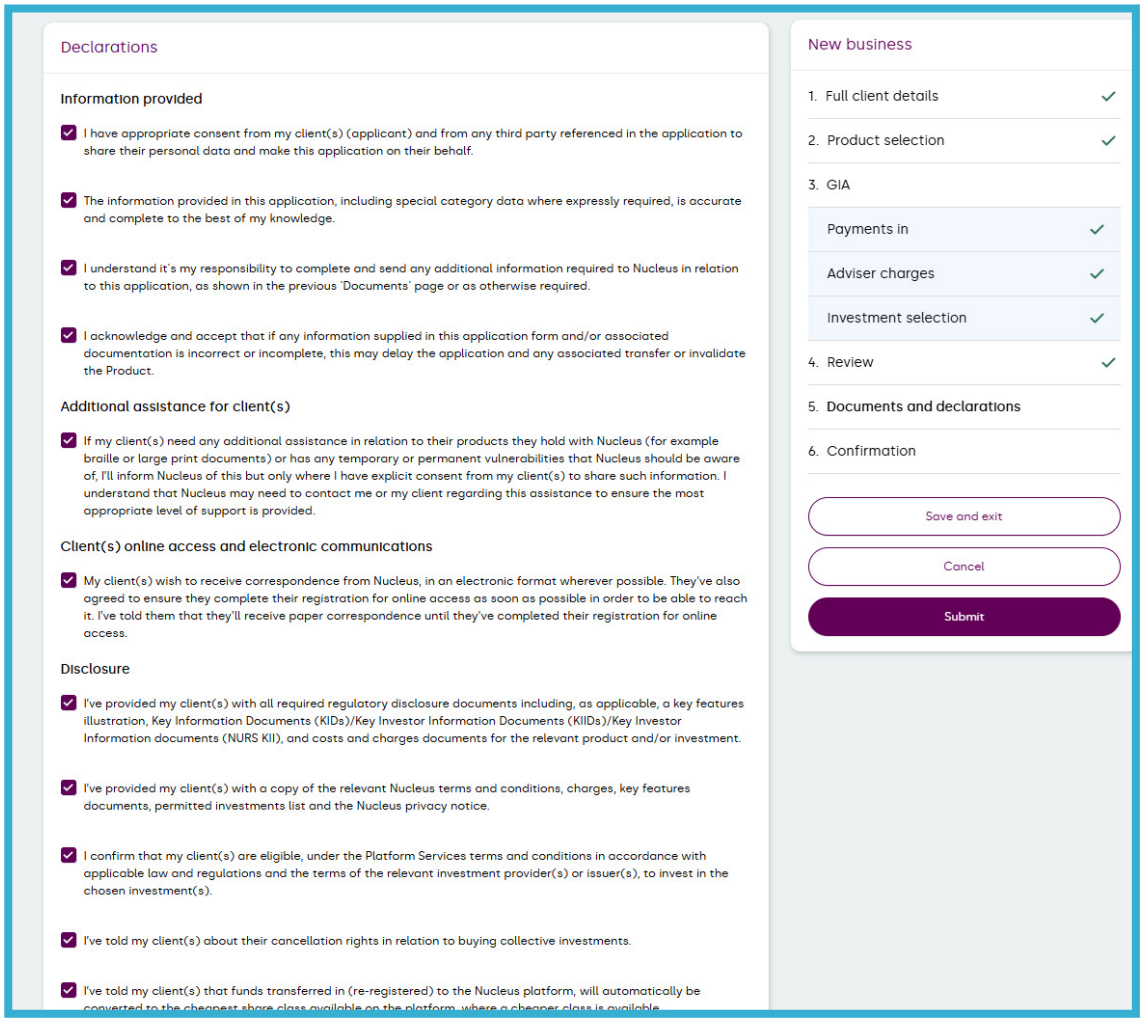
Note, the documents can't be amended once submitted. If there are any amendments to be made to documentation you will need to resubmit the application to generate new documents.

Download and share the documents with your client to be signed. Once signed, please send to us via secure message.



Read through the declarations and tick to confirm completion.

Select '**Submit**' to complete the new business application.

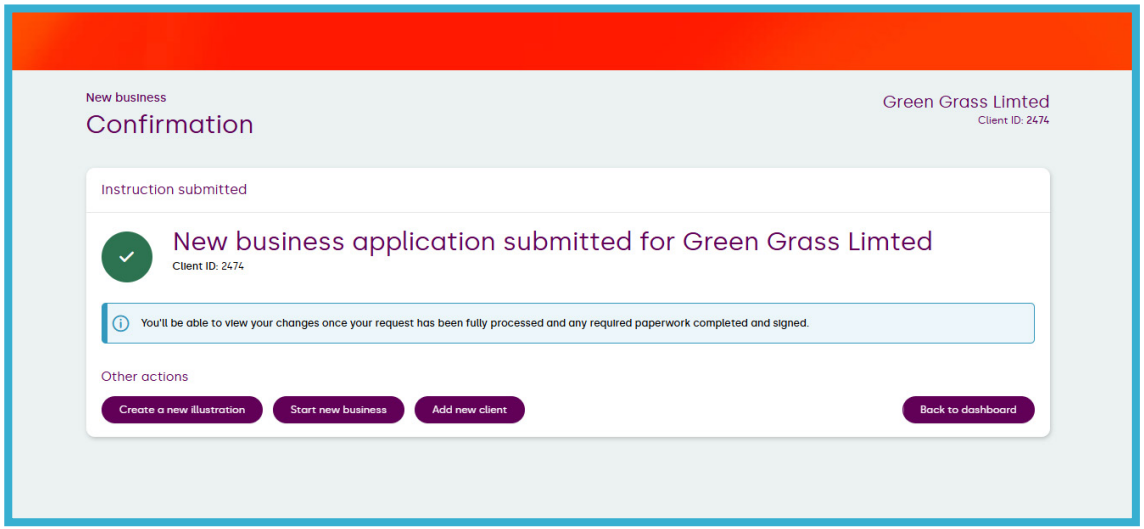


The application has been submitted.

Key message

Submitting this application creates the account.

To activate the account a signature from the client is required and the client must pass regulatory checks.



From this page you can '**Create a new illustration**', '**Start new business**', '**Add new client**' or go '**Back to the dashboard**'.

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