



If you have any questions, please call your Client Services Team on

08000 326 323

First Steps Account

Application form

Please complete in block capitals and black ink

Alliance Trust Savings use only

Please state the full name and address including postcode of the adult Account holder.

For Accounts in joint names, details of joint holders can be provided in section 10 and all joint holders must sign the form. Correspondence will be sent to the first named holder at the address given in section 1 of this application form.

1 Personal details



If you are already an Alliance Trust Savings client please provide your Client Reference Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Title

Date of birth

DD	MM	YYYY
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Surname

Mother's maiden name (for security purposes)

Forenames

Permanent residential address

Mailing address (if different)

Postcode

Postcode

Daytime phone number

Mobile phone number

Email address

2 Details about the child



Surname

Date of birth

DD	MM	YYYY
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Forenames

If the Account is to be held in a Bare Trust for the child please tick the box

3 May we disclose information to your adviser?



(a) Authority to disclose

If you want us to disclose information about your Account by telephone, online or in writing to a financial adviser, please give their details in this section. Any financial adviser you authorise will be given a Personal ID and PIN to allow them online view only and telephone access to your Account.

Please note that this only allows us to disclose information. If you wish to also authorise your adviser to give investment instructions, please complete section 3(b) overleaf.

Contact name

Phone number

Name of adviser firm

Adviser firm FSA reference number

Address

Postcode

3 May we disclose information to your adviser? (continued)



(b) Authority to accept investment instructions

Any financial adviser you authorise to give investment instructions for your Account (e.g. purchase, sale or cash transfers within your Account) will be able to do this in writing, or use their Personal ID and PIN to allow them to do so online or by telephone.

Please note that this authority does not authorise them to make payments, subscriptions or contributions to your Account, give withdrawal instructions, or to change any personal details (e.g. change of address).

Do you want us to accept instructions from this financial adviser on your behalf? (Please tick one box only)

Yes

No

If yes, the financial adviser must sign the box below.

Signature

Date

DD	MM	YYYY
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Please note that even if you authorise a financial adviser to give instructions on your behalf it's still necessary for you to complete and sign this form.

4 May we disclose information to anyone else?



If you want us to disclose information about your Account to a third party when they ask for it, please give details in this section.

Any third party you authorise will be given a Personal ID and PIN to allow them online view only and telephone access to the Account.

Name	<input type="text"/>	Please send duplicate contract notes to the person named* (please tick if yes)	<input type="checkbox"/>
Address	<input type="text"/>	Please state the relationship to you	<input type="text"/>
	<input type="text"/>		
Postcode	<input type="text"/>		

*Unless you have asked us to send this person duplicate contract notes, we will only respond to information requests from them when they ask.

This disclosure authority only applies to this Account. Please note that if instructions are to be accepted from anyone other than you to operate your Account, a Power of Attorney or Third Party Authority form must be submitted. The Third Party Authority form may be obtained by calling your Client Services Team on 08000 326 323 or by downloading from the Literature Centre on our website at www.alliancetrust.co.uk.

5 Payments to your First Steps Account



You may pay into your First Steps Account in any of the ways listed below.

If you have decided where you wish to invest please complete the investment instructions in section 11. However, it is not compulsory to complete the investment instructions section in order to open your Account.

Lump sum payments by cheque

Amount £ (minimum £50) Please make cheques payable to Alliance Trust Savings Limited

Regular payments by Direct Debit

Amount £ (minimum £50)

Collect on this day of the month (Tick one box only)

1st	<input type="checkbox"/>	8th	<input type="checkbox"/>
15th	<input type="checkbox"/>	22nd	<input type="checkbox"/>

Commencing in (month/year)

MM	YYYY
----	------

Collection

Direct Debits will be automatically collected on a monthly basis. If you wish Direct Debits to be collected quarterly, please tick.

You must also provide your bank details using the Direct Debit Instruction at the back of this form in section 12. Please tick this box to confirm you have done this.

Please remember to allow at least 10 working days before the first collection is due to be paid to allow your bank time to set up the Direct Debit.

Transferring In Investments

Provided an investment meets our eligibility criteria, you may be able to transfer it into your Account. If you wish to do this, you should complete a Transfer In Investments form which you can download from the Literature Centre at www.alliancetrust.co.uk or by calling your Client Services Team on 08000 326 323.

Dividend Reinvestment

If you are a main register shareholder in Alliance Trust PLC you can arrange for dividends to be credited to your First Steps Account. If you wish to do this, you should complete a Dividend Mandate form which you can download from the Literature Centre at www.alliancetrust.co.uk or by calling your Client Services Team.

6 Annual Report and Accounts



Many adults holding a First Steps Account for a child hold Alliance Trust PLC shares in another Account in their own name and receive the Report and Accounts in respect of that holding. Accordingly, we do not automatically arrange for the Alliance Trust PLC Report and Accounts to be sent out in respect of First Steps Accounts. If you have elected to purchase Alliance Trust PLC shares and would like to receive the Report and Accounts in respect of this First Steps Account, please tick here.

7 Linked Account details



By linking this First Steps Account to an Account held by an adult client you may qualify for a rebate of automatic dealing charges for Alliance Trust PLC.

This section of the form should be completed and signed by the adult who wishes to link their Alliance Trust Savings Account to this First Steps Account, to qualify for the Alliance Trust PLC shareholder benefits. See the Shareholder Benefits page at www.alliancetrust.co.uk for more details.

Name	<input type="text"/>					
Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Relationship to child	<input type="text"/>			
Please link my above Account to this First Steps Account. I hereby authorise you to disclose information regarding the qualifying status of my Account for rebate purposes to any of the First Steps Account holders.		I consent to my personal data being held and processed for the purposes of administering the rebate. Where I am not an Account holder of the First Steps Account, I understand that I will not have access to any of the information which you hold regarding the First Steps Account.				
Signature	<input type="text"/>	Date	<table><tr><td>DD</td><td>MM</td><td>YYYY</td></tr></table>	DD	MM	YYYY
DD	MM	YYYY				

8 Declaration by Alliance Trust Savings



We declare to you that:

- under the Data Protection Act 1998, we are a data controller and will process data about you in performance of our duties as Account provider
- we are authorised and regulated by the Financial Services Authority

- we will hold payments, investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash under your First Steps Account
- First Steps Account and rights under it will be governed by the details on your application as accepted by us and by our Terms and Conditions and documents referred to in it (the "Governing Documents") as amended by us from time to time.

9 Application and Declaration to Alliance Trust Savings and Signature



I/We apply for a First Steps Account and confirm that I/we have been given the opportunity to review the Terms and Conditions and documents referred to in it (the "Governing Documents").

I/we declare that :

- all payments made and to be made to my/our First Steps Account are and will belong to me/us or be from a person authorised by me/us
- I/we will be bound by the Governing Documents as they apply to my/our First Steps Account
- the information given by me/us in this application is true and correct to the best of my/our knowledge and belief, and
- I/we undertake to inform you without delay of any changes to the particulars given in this application and any other changes which may affect my/our ability to hold a First Steps Account.

I/we authorise you to:

- hold payments investments, interest, dividends and any other rights or proceeds in respect of those investments, and any other cash under my/our First Steps Account with you, subject to the Governing Documents
- on my/our authenticated request, and subject to the Governing Documents, transfer or pay to me, as the case may be, investments, interest, dividends, rights or proceeds in respect of those investments or any cash
- create additional Accounts for me/us as appropriate for the delivery of Services or receiving payments using the details contained in this application, as updated by me/us as appropriate

- if I/we do not already have a Personal ID and PIN, issue me/us with one on acceptance of this application so that I/we may use the Services that need my/our authentication
- act on instructions given under that Personal ID and PIN or replacement authentication for any of your Services that require prior authentication.

I/we am/are aware why my/our information and data is collected by you, the length of time it will be retained and that it may be passed to others, all as described in the Governing Documents.

You are authorised to:

- contact me/us by email, telephone or post to provide me/us with information on your products, services and events and those from companies within the Alliance Trust group, and
- transfer my/our information to other companies within the Alliance Trust group (including Alliance Trust PLC, Alliance Trust Pensions Limited, Alliance Trust Asset Management Limited and Alliance Trust Equity Partners) and I/we agree that they may contact me/us too until I/we write or email the Client Services Team requesting you or them to stop.

By submitting this application, I/we consent to the use and processing of my/our information and data as set out in the Governing Documents.

It is a serious offence to make any false statements and to do so can lead to prosecution.

Signature	<input type="text"/>	Date	<table><tr><td>DD</td><td>MM</td><td>YYYY</td></tr></table>	DD	MM	YYYY
DD	MM	YYYY				

10 Joint Holder details, Declaration to Alliance Trust Savings and Signature



By signing below you make the Declarations contained in section 9.

Joint Holder 2	
Name	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Date of birth	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Signature	<input type="text"/>
	Date <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Joint Holder 3	
Name	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Date of birth	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Signature	<input type="text"/>
	Date <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Joint Holder 4	
Name	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Date of birth	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Signature	<input type="text"/>
	Date <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Joint Holder 5	
Name	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Date of birth	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Signature	<input type="text"/>
	Date <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>

11 Investment instructions



If you wish you can give us your purchase and income instructions now. Please refer to the notes below this section.

If you have not yet decided which investments you would like to make you may leave this section blank and your cash will be placed on deposit until we receive further instructions from you.

You will find information on available investments in the Literature Centre at www.alliancetrust.co.uk or by calling your Client Services Team on 08000 326 323 to request a list of available investments.

Investment ¹		Payment amount ²		Income options ³	
Name (inc.class)	TIDM code	Lump sum (£)	Direct Debits (%)	Name (inc.class)	TIDM code
Total		£	%		

Please ensure the amounts add up to the whole amount you entered in the section headed Payments to your First Steps Account (section 5).

Notes

1 Investment

Enter the full name and class of each investment you wish to make. This is important as there may be different classes available.

Please also quote the TIDM code which you can find in the Investment Choice Booklet available within the Literature Centre at www.alliancetrust.co.uk.

To allocate your cash to your Deposit Account or Online Dealing Account, enter 'deposit' or 'online'.

2 Payment Amount

Lump Sum - please enter the amount you wish to allocate to each investment.

Direct Debits - please indicate the percentage you wish to allocate to each investment and ensure they add to 100%.

3 Income options

Any income received from each investment will automatically be used to purchase more of the same investment when your Minimum Purchase Level (see below) is reached, unless you wish to:

- use it to purchase another investment - enter name and TIDM code
- direct it to your Deposit Account - enter 'deposit'
- direct it to your Online Dealing Account - enter 'online'
- have income paid to your bank account - enter 'cash' and we will send you the relevant form to complete.

4 How we will place your order

We will carry out your investment instructions once your Account is opened.

We may buy your investments for you along with other client instructions as part of the same deal. We will take all reasonable steps to ensure that the purchase is dealt on the best terms generally available in the market for transactions of a similar size and nature at the time of execution, as described in our Order Handling Policy. This may sometimes work to your advantage or disadvantage.

Minimum Purchase Levels

When cash in your Security Account reaches the Minimum Purchase Level we will automatically purchase more of the same investments for you. The default level is £100 but if you wish to select a different amount please tick below. The level you select will apply to all investments in your First Steps Account. You can change the levels at any time by completing a First Steps Account Instruction form.

£150 £300 £500

Purchasing Funds

If you wish to invest in a fund (an OEIC or unit trust) you must confirm that you have read the Guide to Funds and relevant Simplified Prospectus **and** that you are not a U.S. person. Please tick both boxes below.

I confirm that I have read the Guide to Funds and relevant Simplified Prospectus. (These are available in the Literature Centre at www.alliancetrust.co.uk or by calling us on 08000 326 323). **and** I am not a U.S. person



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ALLIANCE TRUST ASSET MANAGEMENT

ALLIANCE TRUST PLC

ALLIANCE TRUST SAVINGS

Alliance Trust Savings Limited is registered in Scotland No. SC98767; registered office, PO Box 164, 8 West Marketgait, Dundee DD1 9YP; is authorised and regulated by the Financial Services Authority whose address is 25 The North Colonnade, Canary Wharf, London E14 5HS firm reference number 116115; gives no financial or investment advice. 09-162 (June 2009)

12 Direct Debit Instruction



Instruction to your bank or building society to pay by Direct Debit



Please fill in the whole form and return it to:

Alliance Trust Savings Limited, PO Box 164, 8 West Marketgait, Dundee DD1 9YP

Ref number (Alliance Trust use only)	<input type="text"/>	Originator's ID number	<input type="text" value="8"/> <input type="text" value="0"/> <input type="text" value="7"/> <input type="text" value="3"/> <input type="text" value="4"/> <input type="text" value="1"/>
Full name	<input type="text"/>	Name(s) of account holder(s)	<input type="text"/>
Name and full postal address of your bank or building society	<input type="text"/>	Branch sort code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	Bank or building society account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Direct Debit instruction

Please pay Alliance Trust Savings Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Alliance Trust Savings Limited and, if so, details will be passed on electronically to my bank/building society.

Signature(s)	<input type="text" value="X"/>	Date	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
	<input type="text" value="X"/>	Date	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>

Banks and building societies may not accept Direct Debit instructions for some types of account.

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Tel +44 (0)1382 321000 Fax +44 (0)1382 321183 Email contact@alliancetrust.co.uk www.alliancetrust.co.uk/alliancetrustsavings

ALLIANCE TRUST ASSET MANAGEMENT

ALLIANCE TRUST PLC

ALLIANCE TRUST SAVINGS

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Direct Debit guarantee

This guarantee should be detached and retained by the payer.



- This guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, Alliance Trust Savings will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Alliance Trust Savings or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time, by writing to your bank or building society. Please also send a copy of your letter to us.

