

The smart investment platform



How to top up and existing account

User Guide

# Overview

Processing a top up payment for an existing client is a straightforward process comprised of the following steps.

## Submit the online Top Up application

1. Select the Client.
2. Select the appropriate product.
3. Select Top Up from the options along of the screen.

## Save or print the Payment Instruction

- The pre-populated Payment Instruction form will generate at the end of the application with all the information required for the client to make the payment.
- The Payment Instruction form will automatically upload to the Document folder as well.

## Client sends the payment to Novia Global

- Client arranges for the payment to be sent to the details on the Payment Instruction.
- On receipt of the payment, Novia Global matches the money with the online expectation. The Cash Receipt Confirmation is uploaded to the Documents folder online; this notifies the adviser that the cash has been received.

## Submit online Trade Instruction

- The newly applied money will sit in the client's cash facility until the adviser places a trade instruction.
- Adviser logs into the web and submits a Buy Instruction to trade the new money into the required assets or model portfolio.

# Processing a “top up” payment

## Step 1

After initially logging into the platform, search for the required client.

The dashboard features a top navigation bar with tabs: Home, Clients, Research, Reports, Documents, Secure Mail, and Support. Below this, there are three summary cards: Funds Under Administration (40,872,756 GBP), Intermediary Charges (107,169 GBP), and Investment Sales (4,270,972 GBP). A 'Latest Status Updates' table lists recent events with columns for Date, Client Id, Client Name, Description, and Status. A 'Clients' search box is highlighted with a green border, containing the text 'smith'. Below the search box, a list of client entries is shown, each with a person icon, name, ID, and action icons (check, mail, and a green checkmark).

Date	Client Id	Client Name	Description	Status
15/06/2020	302724	Investor # 302724 Smith	Trade Request	In Progress
10/06/2020	309132	James Wilson	New Client	In Progress
09/06/2020	309287	James Davies	New Client	In Progress
04/06/2020	309283	Client Name	New Client	In Progress
04/06/2020	302621	Unknown	Trade Request	In Progress
03/06/2020	309282	Michael Smith	New Client	In Progress

## Step 2

Select the required product.

The page shows the portfolio value for 'Gerrard, Steven - 308954' as 173,251.60 GBP. Below this is a 'Portfolio Breakdown' section for the 'Global Investment Account: 173,251.60 (GBP)'. A table lists the product 'Global Investment Account (USD) - 704178' with a value of 226,000.00 and a reporting value of 173,251.60. A 'Portfolio Asset Allocation' donut chart is shown, with a corresponding table listing sectors: Fixed Interest (55.80%) and Cash Facility (44.2%).

Product Name	Product Value	Reporting Value (GBP)
Global Investment Account (USD) - 704178	226,000.00	173,251.60

Sector	Weighting (%)
Fixed Interest	55.80
Cash Facility	44.2

## Step 3

Select “Top Up” from the process menu.

The 'Research' dropdown menu is open, showing options: Buy, Sell, Switch, Top Up, Cash FX, Ad Hoc Charge, and Transaction History. The 'Top Up' option is highlighted with a green box. Below the menu, the page title is 'Global Investment Account (USD) - 704178'. An 'Assets' table is displayed with columns for Asset Name, Units, Price, Value (USD), and Reporting Value (GBP). An 'Analyse Account' button is visible in the top right.

Asset Name	Units	Price	Value (USD)	Reporting Value (GBP)
Cash	100,000.000000	1.0000	100,000.00	76,660.00
Dodge & Cox Global Bond Acc USD	10,000.000000	12.6000	126,000.00	96,591.60

## Step 4

Enter the appropriate top up amount and source of wealth.

The 'Product Details' form for 'Global Investment Account (USD)' is shown. It includes a 'Deposit' input field and a 'Source of Wealth' dropdown menu. A 'Next' button is located at the bottom right of the form.

## Step 5

Enter the initial and/or ongoing adviser fee charge.

## Step 6

After clicking "next" a summary is shown of the top up details you have entered.

## Step 7

Tick to confirm application details are correct and accept declaration.

## Step 8

After submitting the case, the relevant documents are generated. These documents can be opened and printed.

After reviewing the documents, click "finish" to complete the process. You will then be returned to the homepage with the new client information now being displayed.

### Charges

Client Charge Type Charge Type C

#### Initial Charges

Percentage  Amount

Initial Charge Value

Your Initial Charge

#### Ongoing Charges - Annual

Ongoing Annual Charge Value 0.25 %

### Product Details

Product Global Investment Account (USD)

Designation

Deposit 1,000,000.00

Source of Wealth Savings From Income

#### Intermediary Charges

Client Charge Type Charge Type C

Initial Charge Value 0.00%

Ongoing Annual Charge Value 0.25 %

- have accepted your Terms and Conditions
- are eligible to hold an account with Novia Global
- are eligible for the investments that will be selected
- have authorised me to submit their application on their behalf
- have been provided with all the information required to authorise me to submit this Application on their behalf
- have been made aware of Novia Global's privacy policy and they understand and consent to our use of their personal data as set out in the privacy policy
- have given me information about their tax residency (including a Tax Identification Number where applicable) and nationality

For the General Investment Account are not US Persons<sup>2</sup> (any US citizen, national or resident individual, any trust, partnership or corporation organised in the United States of America or under its laws or those of any States)/my declaration in this respect is indisputable

If you are unable to make an indisputable declaration and have any doubts, then you must also submit the additional information on the Foreign Account Tax Compliance Act Form available in the document library.

I confirm the Applicant(s) authorise you to:

- make any payments of fees due to me, their adviser, as specified in this Application on their behalf
- accept any investment or disinvestment instructions from me as their appointed adviser and your nominee
- hold cash, investments, interest, dividends and any other rights or proceeds in respect of their cash and investments
- liquidate investments sufficient to pay withdrawals, fees and charges and maintain the minimum 2% cash balance at your sole discretion, if I or they fail to give instructions
- use electronic communication as the primary method of communication and to post all important documents in the document library, where they can be retrieved at any time

#### The Applicant(s) declare that:

- The information supplied in this application and any supporting documents is true and complete to the best of the knowledge of the Applicant(s) and Adviser, who understand that it is a serious offence to knowingly provide false or misleading information on this Application form. We must be informed no later than 30 days after a change to the Applicant(s) residency status, or name, or permanent residential address.
- they understand and accept that we are not responsible for advice on the suitability or appropriateness of using the Novia Global Wealth Management Service or any investment decisions
- all the information provided to us either in this Application or subsequently may be shared with and used by the group of companies to which we belong, any companies associated to you, service providers or agents in accordance with Our Data Protection Policy
- they understand and accept that any personal information obtained by Us in relation to this Application may be held and used by Us for any of the purposes set out in Our privacy policy which is available at all times on Our website, or disclosed to a Third Party to enable the Application to be processed:
  - to enable Us to service the Applicant(s) Account and/or any subsequent transactions; and
  - to communicate with the Applicant(s) directly or indirectly for any such purposes
- they understand and accept that We or associated third parties may make searches at electronic agencies, for the purposes of verifying their identity, information and status.

#### Verification of identity

- I confirm that the applicant's name, address, and date of birth information in the application was obtained by me. I also confirm the evidence I used and recorded in this regard was in line with the standards I am contracted to by Novia Global Limited through the Terms of Business.

Identification and verification documents are required before trading of a client's assets can commence.

I confirm that the Applicant(s) have read and accept the Terms and Conditions

Back

Submit

### Complete

Your request has been successfully submitted

- Top Up Application Summary
- Payment Instruction

Finish