

The smart investment platform



Registering a new client with AML

User Guide

Overview

Registering a client and submitting new business to the Novia Global platform is a straightforward process comprised of the following main stages:

Stage 1: Complete the online application to register a new client

1. Select Clients from the homepage
2. Select Register Client
3. Select the relevant type of application and follow the screens to input the client information
4. Click Submit on the Declaration screen: the new client record is automatically created on the Novia Global back office system.

Stage 2: Print or save the generated documents

GIA

- Intermediary should send the Payment Instruction Form to the client to arrange payment to the relevant bank details.
- If the account is set up in the name of a third-party provider, it is recommended that the Intermediary send them a copy of the Application Summary as confirmation of what has been submitted.

UK SIPP

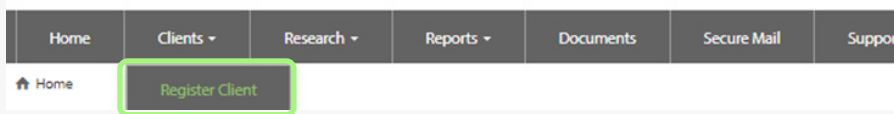
- Client to sign Self Certification and Expression of Wish (available from the Documents folder) for Adviser to upload via Secure Mail.
- Client to sign Transfer Authority which should be posted to Novia Global, along with a copy of the Application Summary.

Stage 3: Upload AML documentation via the Secure Mail functionality

- AML documentation must be received and verified by Novia Global Client Services before the Intermediary can place any trades.
- See our Submitting AML Process Guide for more information on how to submit AML documentation for a new client.

A video tutorial of this process is also available to watch in our online support hub.

Stage 1: Registering a new client



Step 1

After initially logging onto the platform, select **Clients** then **Register Client**.

Step 2

Select client type.

Step 3

Complete client details.

A screenshot of a client registration form. The form is divided into several sections: Individual Details, Contact Details, Bank Account Details, and MiFID. The 'Email' field in the Contact Details section is highlighted with a green box. The 'Client Identifier Type' dropdown in the MiFID section is also highlighted with a green box. The 'Bank Account Details' section is highlighted with a green box, and a text box below it provides instructions. The 'Advice' section shows 'Advice Given In' set to 'UNITED KINGDOM'. The 'National Passport Number' field is filled with '123456'.

Individual Details		Contact Details	
Investor Type	Retail	Home Phone	Home Phone
Title	Mr	Mobile Phone	Mobile Phone
First Name	Peter	Work Phone	Work Phone
Surname	Smith	Email	psmith@12345.com
Date of Birth	17/07/1954	Address Line 1	Smith Street
Gender	Male	Address Line 2	Address Line 2
Nationality	JERSEY	Address Line 3	Address Line 3
Country of Birth	JERSEY	City	City
Tax Id Number	123456	Postal Code	JE1 1AB
Tax Residency	JERSEY	Country	JERSEY
Occupation	Finance	Advice	
Reporting Currency	GBP - United Kingdom	Advice Given In	UNITED KINGDOM
Bank Account Details		MiFID	
BIC Code	LOYDJESXXX	Client Identifier Type	1 - National Passport Number
IBAN	GB25LOYD774701XXXXXX	As per TIN	<input checked="" type="checkbox"/>
Account Name	P. Smith	National Passport Number	123456
Account Currency	GBP - United Kingdom		

Email address required as this generates client online access

Option to use client details or our system will generate a unique reference

Enter client bank account, BIC code & IBAN number

Step 4

Select **Product** – eg GIA (GBP). If you wish, fill out the optional **Designation** – eg School Fees Savings. Then, confirm your **Source of Wealth**.

A screenshot of the 'Product Details' form. It contains the following fields: Product (Global Investment Account (GBP)), Designation (Designation), Deposit (100,000.00), and Source of Wealth (Savings From Income).

Product Details	
Product	Global Investment Account (GBP)
Designation	Designation
Deposit	100,000.00
Source of Wealth	Savings From Income

Step 5

Enter initial and/or ongoing adviser fee charge – either as % or monetary amount

Charge Type

Client Charge Type

Initial Charges

Percentage Amount

Initial Charge Value

Ongoing Charges - Annual

Percentage Amount

Ongoing Annual Charge Value

Step 6

The application summary details are now displayed for checking.

Individual Details

Investor Type	Retail	Occupation	Finance
Client Type	Individual	Reporting Currency	GBP
Name	Mr Peter Smith	Email	psmith@12345.com
Date of Birth	17/07/1954	Address	Smith Street, Jersey, JE1 1AB, JERSEY
Gender	Male		
Nationality	JERSEY		
Country of Birth	JERSEY		
Tax Id Number	123456		
Tax Residency	JERSEY		

Bank Account Details

BIC Code	LOYDIESXXX
IBAN	XXXXXXXXXXXXXXXXXXXX
Account Name	P Smith
Account Currency	GBP

Advice

Advice Given In	UNITED KINGDOM
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Step 7

Tick to confirm application details are correct and accept declaration.

Declaration

I confirm that the Applicant(s):

- 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
- are not US Persons* (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 and includes the beneficial owners, settlor, trustees, beneficiaries and anyone who you would expect their wishes regarding the investment to be taken into account. For corporates, it includes the corporate entity and all controlling persons.

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 are not US Persons
- 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
- they understand and accept that their telephone calls with Us will be recorded for monitoring, training and security purposes
- 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 Us, 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:
 - o to enable Us to service the Applicant(s) Account and/or any subsequent transactions; and
 - o 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

Stage 2: Print or save the generated documents

Step 8

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

Thank you for submitting your application. Please use our **Secure Mail** facility to submit the documents needed to support our consideration of the application. Please note that these documents have been saved into your documents area if you require them in the future.

Generated Documents

- Welcome Letter
- Application Summary
- Payment Instructions
- Charge Schedule

Finish

Welcome Letter



Application Summary

Application Summary

Please check the information included within your application summary and, if the need arises, do not hesitate to contact us for assistance. This information will be included in your application, will be retained in our system for 30 days and will be available to you via our secure mail facility if you require it in the future.

Client Details

Client ID: 309325
 Client Name: Peter Smith
 Client Type: New Client
 Date of Birth: 05/08/2020
 Nationality: UK
 Country of Birth: UK
 Tax Residency: UK
 Home Address: 123 Main Street, London, UK
 Work Address: 456 Business Park, London, UK
 Email: peter.smith@example.com
 Phone: +44 20 1234 5678

Application Details

Application ID: 12345678
 Application Type: New Client Onboarding
 Application Status: In Progress
 Date Submitted: 05/08/2020
 Date of Birth: 05/08/2020

Payment Details

Payment Method: Bank Transfer
 Bank Name: Novia Bank
 Account Number: 12345678901234567890
 Sort Code: 12-34-56

Report created by: Novia Global Systems - www.novia-global.com

Payment Instruction Details

Payment Instructions

Please check the information included within your application summary and, if the need arises, do not hesitate to contact us for assistance. This information will be included in your application, will be retained in our system for 30 days and will be available to you via our secure mail facility if you require it in the future.

Client Details

Client ID: 309325
 Client Name: Peter Smith
 Client Type: New Client
 Date of Birth: 05/08/2020

Payment Details

Payment Method: Bank Transfer
 Bank Name: Novia Bank
 Account Number: 12345678901234567890
 Sort Code: 12-34-56

Report created by: Novia Global Systems - www.novia-global.com

The application summary can be signed by client and retained by the adviser if required. It does not need to be submitted to Novia Global.

Step 9

After reviewing the documents, click "finish" to complete the process.

Thank you for submitting your application. Please use our **Secure Mail** facility to submit the documents needed to support our consideration of the application. Please note that these documents have been saved into your documents area if you require them in the future.

Generated Documents

- Welcome Letter
- Application Summary
- Payment Instructions
- Charge Schedule

Finish

Step 10

You will then be returned to the homepage with the new client information now being displayed.

Latest Status Updates

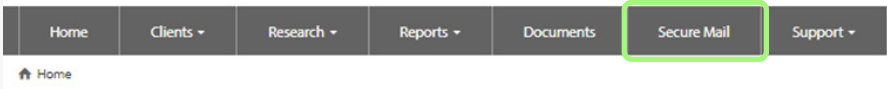
Date	Client Id	Client Name	Description	Status	
05/08/2020	309325	Peter Smith	New Client	In Progress	View

Once the client has been created, proceed to upload AML documents when available.

Stage 3: Submitting client AML

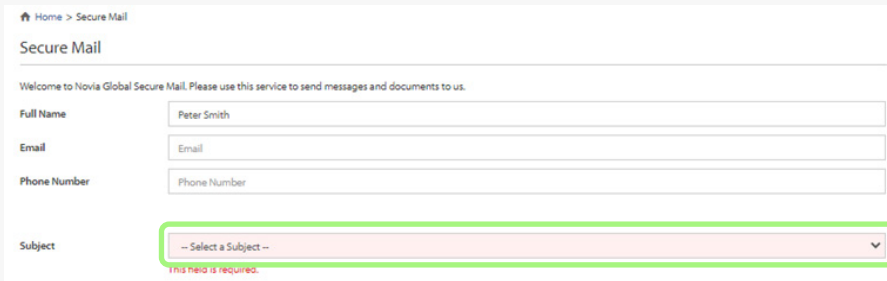
Step 11

From the homepage, select client Secure Mail.



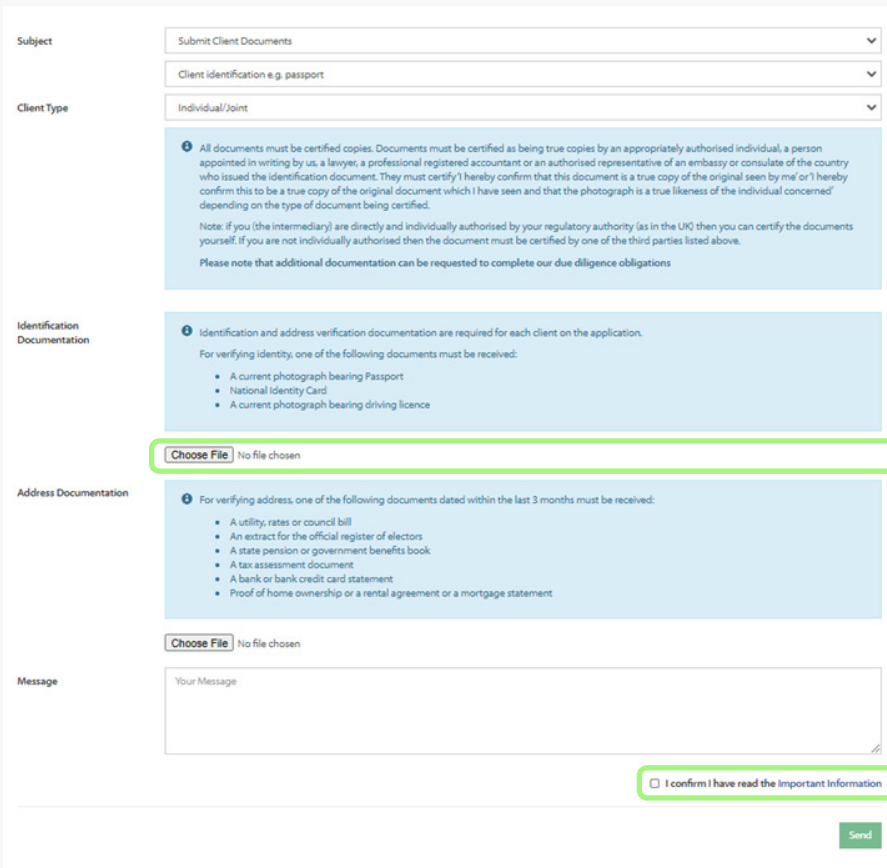
Step 12

Enter the client details and select the subject Submit Client Documents.



Step 13

Upload the required documents.



Client ID and name details can be copied from the "latest activity" section of the homepage.

Choose file(s) to upload certified ID and proof of address (valid within last 3 months).

Tick declaration and then click "send" to submit the documents.