

MARKET ACCUMULATOR I

Closing Date: 29th March 2012

Term: 3.5 Years

Return: Potential 9.25% every 6 months

Underlying Exposure: Oil, Gold, Equity

Risk: Medium

Minimum Investment: €10,000

Overview



The Market Accumulator 1 is a maximum 3.5 year investment product with early exit opportunities. It has been designed to allow investors profit from volatile, range trading markets. It offers innovative exposure to Oil, Gold and Equities.

There are pre-defined potential returns of 9.25% every 6 months with 100% capital protection until maturity at which stage if any index finishes 40% or lower from starting levels you will suffer the corresponding loss of the worst performing index.

KEY FEATURES:

1) The Underlying Exposure:

Oil, Gold, Equity.

2) Return:

Ability to earn accruing returns of 9.25% every 6 months if all 3 underlying indices finish higher than their starting levels. If such an event occurs the investment automatically finishes.

3) Capital Protection:

Throughout the lifetime of the product there is 100% capital protection until maturity at which stage if any index finishes 40% or lower from starting levels you will suffer the corresponding loss of the worst performing index. Capital Protection is provided by Morgan Stanley, one of the largest banks in the US.

4) Access to Investment:

The product is fully liquid meaning clients can access their investment at any time, whether fully or partially. There are no exit penalties; however any encashment value will depend on market conditions at that time.

5) Allocation and Fees:

Investors receive 100% allocation of their investment. A total indicative fee of 4.25% has been included in the structuring of the product. Quintas may pay any agents who are appointed for distributing this product a fee of 2.75% or higher.

6) Currency Risk:

The Market Accumulator 1 is denominated in Euro and in itself does not carry any currency risk. Investors should perform their own research on potential currency risks inherent in the underlying indices.

7) Dividends:

You are not entitled to receive dividends on any indices that are included in the Market Accumulator 1. The Market Accumulator 1 offers capital growth and does not pay dividends.

8) Minimum & Maximum Investment:

The minimum investment is €10,000 while there is no maximum investment amount. Investments can only be accepted in denominations of 000's.

9) Investor Communication:

Quintas will write to your Financial Advisor on a 6 month basis advising on the performance of the Market Accumulator 1. Additionally we send monthly product updates to your Financial Advisor.

Availability:

Private	✓	Single or joint investors over the age of 18
Pension	✓	Self Administered Pension Schemes - SSAS, SIPP, ARF, AMRF, PRSA
Business	✓	
Trusts	✓	
Charities	✓	
Credit Unions	✓	

How it Works



Every 6 months there is an 'event date' where the level of the three underlying indices are observed. If all three are above their starting levels, a return of 9.25% is locked-in and the investment ends. If any index is below its starting level, the product continues until the next 6 month event date. For each 6 month period investor's remain invested, there is a potential accruing return of 9.25%.

Throughout the lifetime of the product there is 100% capital protection, until maturity at which stage if any index finishes 40% or lower from starting levels you will suffer the corresponding loss of the worst performing index. **Only one scenario will ever happen.**

(Below we have presented different scenarios.)

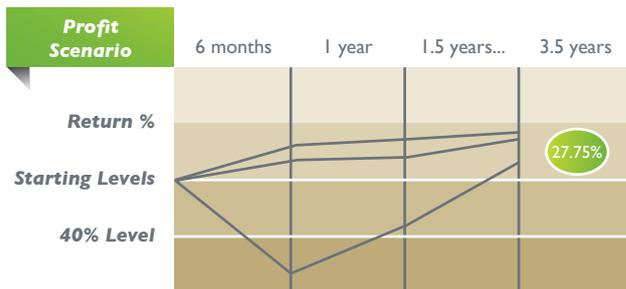


Example 1:

All 3 indices finish above their starting levels at the first 6 month event date.

Outcome:

100% of capital plus a return of 9.25%. The investment ends.



Example 2:

All 3 indices do not finish above their starting levels until the 3rd 6 month event date.

Outcome:

100% of capital plus 9.25% for every 6 month period, in this example 27.75%. The investment ends.



Example 3:

All 3 indices never finish above their starting levels on any 6 month event date. At maturity, 1 index finishes below its starting level, say -30%.

Outcome:

At maturity because none of the 3 indices have fallen by 40% or more, investors receive 100% of their capital plus 0% return. The investment ends.



Example 4:

All 3 indices never finish above their starting levels on any 6 month event date. At maturity, 1 index finishes below its starting price, say -45%.

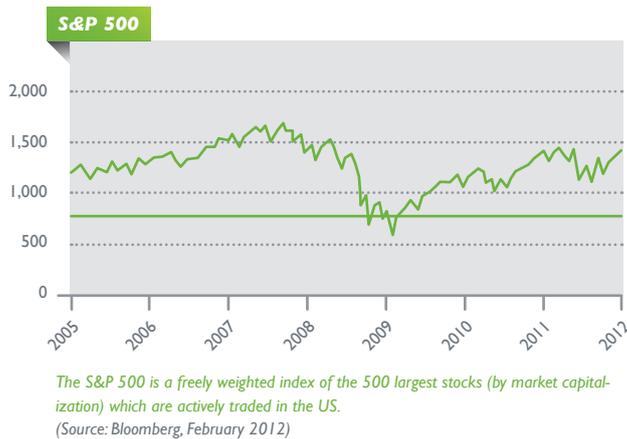
Outcome:

At maturity, because 1 index finished below the 40% barrier level, investors suffer the performance of the worst performing index. In this example, investors lose 45% of their initial investment. The investment ends.

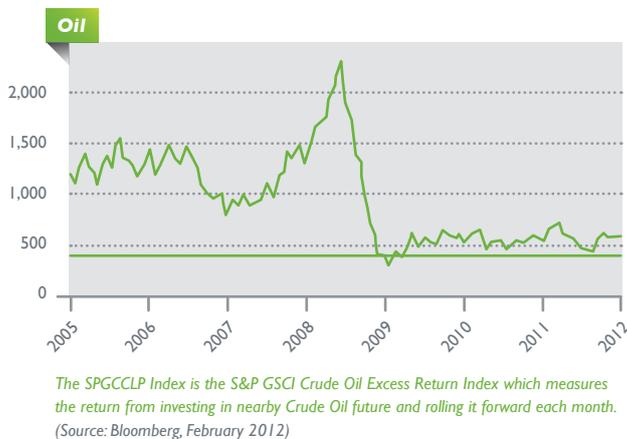
Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.

Investment Overview

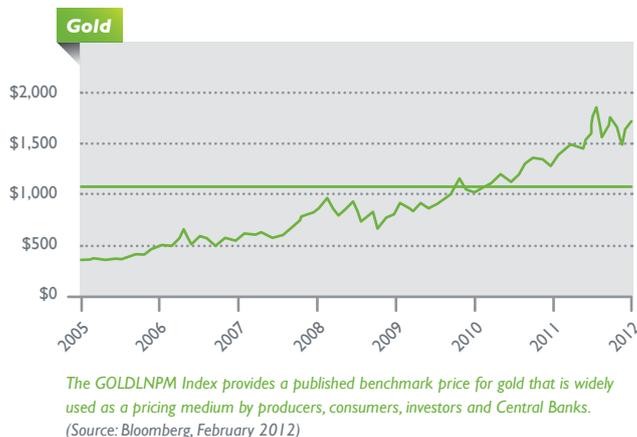
The Market Accumulator I has been designed to allow investors to profit from volatile, range trading markets. It offers an alternative to being fully exposed to the markets meaning markets only need to move slightly higher over a set period of time in order to profit. As such investors may wish to consider the Market Accumulator I as an alternative to current market exposures or as an innovative way to add new exposures.



Despite a volatile stock market in 2011, the S&P 500 finished the year flat. While there remain many headwinds for the global economy including persistently high unemployment and high debt levels, equity markets continue to be supported by loose monetary policy conditions. Recently the US Federal Reserve announced interest rates will be on hold until 2014 while in Europe, there was broad market relief over progress in the Eurozone debt crisis and increased liquidity. Due to current market fundamentals we believe markets will continue to be volatile and sideways trading.



Oil is the most actively traded commodity in the world. Its price is highly correlated to world growth, rising with economic expansion and falling with downturns, with a strong historical correlation. Spare oil capacity was abundant in the past and was a key reason why oil prices remained within a narrow band for so long. Today spare capacity has fallen dramatically having peaked in 2002 after a global recession. The current lack of spare capacity makes oil markets more sensitive to oil supply shocks than in the past, in particular over geo-political events. This is more acute as any spare capacity potential that exists does so with OPEC oil producing nations. Geo political tensions in particular with the US and Iran over that country's nuclear programme continue to influence prices.



The past ten years saw significant changes in the world economy - the emergence of China and India onto the world stage, geo-political tensions and the creation of many asset bubbles. These factors have contributed to a steady increase in demand for gold, with growth in Asia being the single biggest price driver. Continued growth in Asia, concerns over sovereign debt issues in Europe and the US and the depreciation of the US dollar have been positives for gold prices.

Capital Protection



The capital protection that applies is provided by Morgan Stanley, one of the largest banks in the US (refer to Capital Protection in Key Features section for level of capital protection).

We choose international banks due to their financial strength when compared to domestic Irish banks. Below we have compared Morgan Stanley's financial strength against Irish Banks using standard risk measures.

Bank Name	Financial Strength			Additional Information		
	Tier I Capital Ratio	Credit Rating (S&P)	5 Year CDS	Country of Incorporation	Country Credit Rating	5 Year Country CDS
Morgan Stanley	16.10%	A-	318.7	US	AA	37
AIB	4.30%	BB	3272.1	Ireland	BBB+	573
Bank of Ireland	9.70%	BB+	1075.9	Ireland	BBB+	573
KBC Bank Ireland	12.29%	BBB-	355.0	Ireland	BBB+	573
PTSB	10.60%	BBB	1138.6	Ireland	BBB+	573
Ulster Bank Ireland	12.90%	BBB+	290.1	Ireland	BBB+	573

Note: Information refers to issuing entity. In the case of information not being available for the issuing entity, that of the parent bank or holding entity is used.

(Source: Bloomberg, Quintas, February 2012)

Tier I Capital Ratio - represents the strongest form of capital available to a bank. The higher the Tier I Capital Ratio the more capitalised the bank is.

Credit Ratings - recognised indicators of financial strength. Ratings are provided in the form of a letter designation, such as A+, BB, C etc, with AAA being the strongest.

Credit Default Swap Rate (CDS) - CDS in effect acts as an insurance contract against default. The higher the CDS the higher the perceived risk of the bank.

PARTIES INVOLVED

- Quintas is the generator of the investment idea and is the lead distributor of the Market Accumulator I.
- For custody and execution, Quintas arranges with Redmayne Bentley, one of the UK's largest independent stockbrokers, for the set up of individual client accounts for purchase of the investment from Morgan Stanley. Redmayne Bentley is a member of the London Stock Exchange.
- Morgan Stanley - the credit risk resides with the investor's exposure to the creditworthiness of Morgan Stanley (refer to Capital Protection above).

TAX TREATMENT

Any profits are subject to Capital Gains Tax (CGT), 30%. This rate compares favourably to DIRT Tax (33%) which is normally applied to similar type investment products. Additionally, there is an annual CGT exemption of €1,270 per person, while unused capital losses may be offset against any gain, all increasing the tax advantage of the Market Accumulator I.

Warning: Quintas Wealth Management are not tax advisors and recommend that all investors consult with their tax advisor before subscribing. CGT rates and exemption levels are subject to change without warning.

Sample Returns



Scenario Analysis	Scenario 1	Scenario 2	Scenario 3	Scenario 4(loss)
Initial Amount Invested	€100,000	€100,000	€100,000	€100,000
Performance	18.5%	37.0%	55.5%	-40.0%
Time (years)	1	2	3	3.5
Gross Profit or Loss	€18,500	€37,000	€55,500	-€40,000
Compounded Annual Return % before Tax	18.50%	17.05%	15.85%	N/A
Tax (including annual CGT exemption)	€5,169	€10,719	€16,269	€0
Net Profit or Loss	€13,331	€26,281	€39,231	-€40,000
Compounded Annual Return % after Tax	13.33%	12.37%	11.66%	N/A

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment. CGT rates and exemption levels are subject to change without warning.

TARGET AUDIENCE

The product is suitable for investors who:

- Wish to invest a lump sum of €10,000 or more.
- Are willing to invest for the full term of 3.5 years.
- Are willing to accept a potential maximum return of 64.75%.
- Are willing to accept the risk that they may lose all their initial capital invested.
- Are willing to invest in a medium risk investment product.
- Are satisfied with the credit worthiness of Morgan Stanley.
- Are satisfied with the level of capital protection.

Warning: If you invest in this product you may lose some or all of the money you invest. The value of your investment may go down as well as up.

Past Product Performance



Since 2008 Quintas Wealth Management has been designing and distributing innovative stand alone Investment Products to financial intermediaries across Ireland. All our products combine a strong investment idea, an appropriate structure and an element of market timing.

Type	Launch	Bond Name	Status	%Return
Capital at Risk Products	2009	Recovery Bond	Matured	20% after 12 Months
	2009	Recovery Bond (Tranche II)	Matured	18.9% after 16 months
	2009	Oil Autocall	Matured	5% after 3 months
	2009	Oil Autocall (Tranche II)	Matured	10% after 6 months
	2009	Legends	Matured	22% after 12 months
	2010	Legends (Tranche II)	Live	-
	2010	Sugar Twin Win	Matured	5% after one week
	2010	Agri Accumulator	Matured	20% after 12 months
	2010	Agri Accumulator (Tranche II)	Matured	20% after 12 months
	2010	BRIC Outperformer	Live	-
	2011	BRIC Outperformer (Tranche II)	Live	-
Capital Protected Products	2011	Agri Protector	Live	-
	2011	Agri Protector (Tranche II)	Live	-
	2011	Protected Healthcare Bond	Live	-
	2011	Gold Twin-Win	Live	-
	2011	Protected Healthcare Bond (Tranche II)	Live	-
	2012	Protected Healthcare Bond (Tranche III)	Live	-

INNOVATIVE INVESTMENT PRODUCTS

Capital Protection

- The credit risk of all our products lies with major international banks.
- These international banks are financially stronger than domestic Irish banks when viewed objectively by a number of different measures - capital adequacy ratios, credit ratings and credit default swap rates.

Euro Break-Up

- Due to the underlying investment being issued under international law, in the event of a Euro break-up it is probable that the product would be in the "strong" Euro.
- In this situation upon maturity you would receive back your proceeds in, for example, the "strong Euro". When converted into the "Irish Punt" equivalent, the net result would likely be an exchange rate profit. Please note the hypothetical nature of this scenario.

Liquidity & Return

- Our products are fully liquid meaning clients can access their investment at any time, whether fully or partially.
- Because markets move in cycles, our products are built with innovative features such as the ability to lock-in returns or with early redemptions features. This avoids waiting until maturity and hoping markets finish higher at that date.



Quintas Wealth Management, Winners of Best Product Performance in Ireland, at the Euromoney Structured Retail Products Awards, 2011.

Warning: Past Performance is not a reliable guide to future performance.

Terms and Conditions

1. Definitions

'Morgan Stanley' means Morgan Stanley and its successors, assigns and transferees.

'Quintas' means Quintas Wealth Management Limited and its successors, assigns and transferees. Quintas is authorised and regulated by the Central Bank of Ireland.

'Redmayne' and 'Redmayne Bentley' means Redmayne-Bentley LLP, its successors, assignees and transferees. Redmayne-Bentley LLP is regulated by the Financial Services Authority (FSA) in the U.K. and is a member of the London Stock Exchange. Please see www.redmaynebentley.co.uk for further information. Redmayne Bentley provides brokerage services only for this investment

'Market Accumulator 1' means the Market Accumulator 1 Note which is the name given by Quintas to a Note (ISIN: XS0749621651) issued by Morgan Stanley under their Note/Certificate Programme. A copy of the Base Prospectus and any Supplements and Final Terms (which contain the full Terms and Conditions of the Notes/Certificates as well as further disclosure on the risks in respect of the Notes/Certificates) are available upon request from Quintas.

'Investment' means an investment into the Market Accumulator 1.

'You/Your' means the person(s) (natural or corporate) investing in accordance with these Terms and Conditions and includes their successors.

'Starting Price' means the Official Closing Level of the underlying indices on the Start Date/Strike Date.

'Official Closing Price' means the price or level of the underlying indices as at the close of business on any Event Date.

'Closing Date' means the 29th March 2012

'Start Date'/'Strike Date' means the 3rd April 2012

'Event' means if all three indices are above their starting levels at the official closing price on any Event date.

'Event Date' means 3rd October 2012, 3rd April 2013, 3rd October 2013, 3rd April 2014, 3rd October 2014, 3rd April 2015, 5th October 2015.

'Early Maturity Date' means in the case of an Event occurring 10th October 2012, 10th April 2013, 10th October 2013, 10th April 2014, 10th October 2014, 10th April 2015.

'Final Maturity Date' means 12th October 2015

Warning: If you cash in your investment before 12th October 2015, you may lose some or all of the money you invested.

2. Availability

- The Investment is available for personal, pension, business, trusts, charities, credit unions and other institutions.
- The closing date for applications is the 29th March 2012. Applications cannot be accepted after the closing date, except at the discretion of Quintas.
- In the event that this offering is oversubscribed, investments will be allocated on a first come first served basis. Furthermore, Quintas reserves the right to close this offering earlier or not proceed with this investment if funds raised are deemed to be insufficient.
- The minimum investment is €10,000. However, smaller investment amounts may be accepted at the discretion of Quintas.

3. Documentation

Proof of Identity and Address

In order to satisfy anti-money laundering requirements as set out in the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 we need to establish the identity of all investors. The requirements are set out at the bottom of the Application form contained in this brochure.

Application Forms

Complete and sign the Market Accumulator 1 application form and relevant Redmayne Bentley account opening form. By signing Redmayne Bentley's nominee account opening form(s) you are confirming that you have read their terms and conditions which are available at www.redmaynebentley.co.uk

4. Disruption Risk:

During the term of the product there may be adjustments to the terms of the Market Accumulator 1 due to events such as

mergers and disposals, price source disruptions and changes in taxation laws. The investment return (if any) may be lower as a result of any adjustment. Please refer to the base prospectus as outlined above which is available upon request from Quintas.

5. Underlying Securities

Security	Index	Ticker
Oil	S&P GSCI Crude Oil Excess Return Index	SPGCCLP Index
Gold Equity	Gold S&P 500	GOLDLNPM Index SPX Index

6. Tax Risk

We recommend that investors take independent tax advice before committing to the purchase of the Market Accumulator 1. Quintas cannot be relied upon to advise, nor takes any responsibility for, the tax implications in respect of investing in the Market Accumulator 1 or investor responsibility in terms of filing tax returns.

7. Joint Accounts

Any single applicant may issue an instruction without the consent or knowledge of the other applicant unless otherwise stated on the application form.

8. Maturity

The proceeds of your investment will be returned to your Redmayne Bentley account on an Early Maturity Date or Final Maturity date. Quintas will contact your Broker on or before the maturity date advising on the final performance of the Market Accumulator 1 and arrange for the proceeds to be returned to the investor.

9. Early Encashment

If you wish to exit the investment early, the price will be determined by the secondary market. The secondary price will reflect a number of factors including the level of the underlying indices, volatility, time to maturity and interest rates. As a result, there can be no assurance that a selling investor will receive a price equal to or in excess of the amount initially invested.

10. What happens if I die?

In the event of a death of a sole investor or surviving joint account holder prior to the Maturity Date of the investment, the Market Accumulator 1 will continue in the name of the Executor or Administrator. Alternatively, the Market Accumulator 1 may be redeemed prior to Maturity Date, subject to normal probate legislation at its realisable value which may be lower than the original sum invested.

11. Interest

Any interest earned on investment monies before the start date of the investment will be retained by Redmayne.

12. Investor Compensation

Redmayne participates in the UK Financial Services Compensation Scheme (£50,000 per person). Please refer to www.fscs.org.uk for specific terms and exclusions. As set out in the account opening terms and conditions by Redmayne, there is an insurance policy on each individual nominee account to cover claims of up to £10,000,000 per account. Investors should note that this insurance relates to custody services as provided by Redmayne Bentley only and that it does not apply to any potential losses arising from the performance of the investment. Funds are not afforded protection under the Client Asset Requirements until they are swept from the clearing account which Redmayne will use, into the individual Redmayne client nominee account. You do not have a claim against a specific sum in a clearing account; your claim is against the client assets pool in general. Your credit risk resides with the credit worthiness of Morgan Stanley. In the event of Morgan Stanley defaulting, your investment into the Market Accumulator 1 is not covered under any guarantee scheme and any compensation claim will need to be filed with the appropriate liquidators or administrators.

13. Holding or Transfer of Client Assets outside Ireland

Your investments will be held in a safe custody account designated as a client account, in accordance with the Client Assets Requirements. You acknowledge and consent that Redmayne may hold your money and investments (collectively referred to as "client assets") with, or undertake a transaction for you which requires Redmayne to pass your assets to, an Eligible Third Party located outside Ireland. In such circumstances the legal and regulatory regime applying to such Eligible Third Party and your rights in relation to the client assets held in such manner may be different to that which would apply if such client assets were held by an Eligible Third Party in Ireland. In the event of a default or failure of that Eligible Third Party, the client assets may be treated differently from the position which would apply if the assets were held by an Eligible Third Party in Ireland. Redmayne will exercise due skill, care and diligence in the selection, appointment and periodic review of any Eligible Third Party and the arrangements for holding and safekeeping of your investments but Redmayne shall not be responsible for any acts, omis-

sions or default of any such Eligible Third Party, save where such a default is caused by fraud, willful default or negligence on the part of Redmayne or its nominee company. Although Redmayne will seek to ensure that adequate arrangements are made to safeguard your ownership rights, especially in the event of its own insolvency, your investments may be at risk if an Eligible Third Party becomes insolvent.

14. Client Assets and Pooled Investment

Your client assets may be held by Redmayne, or Eligible Third Parties with other clients' assets as part of a common pool so you do not have a claim against specific assets; your claim is against the client assets pool in general. In the case of pooled investments, your individual entitlements may not be identifiable by separate Notes, physical documents or equivalent electronic entries on the register and may be subject to third party claims (including claims by general creditors) made against Redmayne, or the relevant Eligible Third Party. In the event of an irreconcilable shortfall following any default of the Eligible Third Party responsible for pooled investments, you may not receive your full entitlement and may share in that shortfall pro-rata. You hereby consent to the holding of your client assets in a pooled account as described above. You acknowledge that any investments held with an Eligible Third Party may be subject under the applicable laws to a right of security, lien, set-off, retention or sale or other encumbrance in favour of such Eligible Third Party. In the case of any such pooled client account Redmayne will: i) ensure that such account is in the name of Redmayne, is designated as a client account and that Redmayne is entitled to issue instructions in respect of such accounts; ii) obtain from the Eligible Third Party with whom the client assets are lodged, acknowledgement that the account is a client account containing client assets; and iii) comply with the Client Assets Requirements regarding client assets which include requirements to reconcile client accounts.

15. Jurisdiction

The Terms and Conditions shall be governed by and construed in accordance with the laws of Ireland and the Courts of Ireland shall have exclusive jurisdiction to resolve any disputes in connection with these Terms and Conditions.

16. Data Protection

Your data will be maintained in accordance with the obligations of the Data Protection Acts 1998 and 2003 and subsequent legislation. Quintas and Redmayne observe a duty of confidentiality about your financial affairs. Neither party will disclose details of your account or your name and address to anyone else, other than to any confidentially appointed agents acting on their behalf or where they are permitted or compelled by law to do so.

17. Right to Terminate Contract Prior to Closing Date

You have the right to cancel your application to invest prior to the Closing Date. In order to cancel, written notice must be received by Quintas prior to the Closing Date marked for the attention of the Investment Department, Quintas Wealth Management Ltd, River House, Blackpool Park, Blackpool, Cork.

18. Liability and Indemnity

Quintas or Redmayne shall not be liable for any failure to provide any service if such a failure results from any event or state of affair beyond their reasonable control, including, without limitation, to natural disasters, delay or breakdown in communications, suspension of dealing on relevant exchanges or any failure of communication, computer systems or equipment.

19. Variation

Quintas reserves the right to amend, vary or supplement these Terms and Conditions or to modify any features of this investment from time to time as required during the Term of the Account. Quintas may also amend these Terms & Conditions if there is a material legal, tax or regulatory change affecting them. Quintas will notify you at least 10 days in advance of any changes taking effect, where possible. No Person (or other party) other than Quintas has been involved in the preparation of this brochure, nor has issued nor approved it. Accordingly no person (or other party) takes any responsibility for such information or makes any representation or warranty regarding the accuracy, completeness of such information and no liability to any person is accepted by any person (or other party) in connection with such information. The investment is not sponsored or promoted by any of the indices included, nor have they any obligation or liability in connection with this investment whatsoever.

20. Complaints Procedure

Quintas aims to provide the highest quality of customer service. If you have any complaint, please contact either the intermediary who arranged this investment for you or: The Compliance Officer, Quintas Wealth Management, River House, Blackpool Park, Blackpool, Cork. If you are dissatisfied with the outcome of either parties efforts to resolve your complaint you may refer your complaint to: The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Lo Call: 1890 88 20 90; Tel: (01) 6620899; Fax: (01) 6620890. Email: enquiries@financialombudsman.ie

Application Form

WAYS TO INVEST:

Private / Corporate / Trust Investors - Complete pages 8 & 9
Pension Investors - Complete pages 8 & 10

I / We hereby apply to invest in the Market Accumulator I:

First Investor Name: _____ Date of Birth: _____

Address: _____

Contact No.: _____

Second Investor Name: _____ Date of Birth: _____

Address: _____

Contact No.: _____

I / We wish to invest €: _____ in the Market Accumulator I.
Minimum investment is €10,000. Denominations of 000's only.

Please make cheques / drafts payable to "**Redmayne Bentley**". Or transfer funds to Redmayne Bentley:
Bank Name: AIB, South Mall, Cork. Sort Code: 93-63-83, **Account Number:** 31409040, **Reference:** Investor name.

Please tick as appropriate:

Personal Investment: Pension Fund: Corporate Account: Other / Please Specify:

To comply with the current Anti-Money Laundering and Terrorist Financing legislation, Quintas Wealth Management is required to ask you about the original source of your wealth in respect of this application. Please tick the relevant box(es) and also the source of your investment amount below.

Source of Wealth:

Salary / Savings Sales of Assets Inheritance Other

Source of Funds:

Personal Cheque Fund Transfer Bank Draft 3rd Party Cheque

Details of account if bank draft or transfer:

Bank Name: _____

Bank Address: _____

Account Number: _____

Account Name: _____

Declaration: I / We declare that (i) the details above are correct; (ii) I / We are over 18 and (iii) I / We have read understood and accept the Terms and Conditions set out in the Market Accumulator I brochure; (iii) I / We have read, understood and accepted the risk warning and explanation of capital protection as set out in the Market Accumulator I brochure; (iv) If I / We encash the investment before Maturity Date, I / We may lose some or all of the money I / We put in; (v) I / We acknowledge that investments may fall as well as rise in value; (vi) I / We have been provided with a standalone document outlining key features of the Market Accumulator I.

Please tick, if applicable for execution only investors: I / We acknowledge that I / We have requested information on the Market Accumulator I and confirm that I / We do not wish to seek advice and have not received advice in relation to this product and I / We do not wish to provide information in respect of my / our financial history and investment objectives to determine the suitability of this investment but wish to proceed with the purchase of this product on an execution only basis.

Signature(s)

First Investor: _____ Date: _____

Second Investor: _____ Date: _____

Anti-Money Laundering Documentation required to comply with the Criminal Justice Act 2010 ✓

Private & Pension Investors

- Proof of Identity - Certified copy of one of the following: valid passport or drivers license.
- Proof of Address - Certified copy of one of the following: utility bill, bank statement or Revenue document dated in the last 6 months.

Corporate Investors & Trusts

- The same requirements as above apply to 2 directors. Additionally, we require a copy of the Certificate of Incorporation, Memo's and Articles of Association and a signed Board Resolution.
- For Trusts, the same requirements as above apply to 2 directors as well as a copy of the Trust Document.

Send completed application forms along with cheque / draft in the post to:
"The Investment Department, Quintas Wealth Management, River House,
Blackpool Park, Blackpool, Cork"

Nominee Account Agreement Form

NOMINEE ACCOUNT AGREEMENT FORM

Please complete **ALL THREE** sections:

Section 1 - Personal Details (Please complete in BLOCK CAPITALS)

Account No. (If existing client) _____	Please tick if the account has been set up in joint names <input type="checkbox"/>
Primary Contact (for single applications)	Secondary Contact (for joint applications)
Title (eg. Mr. Mrs. Dr.) _____ Surname _____	Title (eg. Mr. Mrs. Dr.) _____ Surname _____
First Names (in full) _____	First Names (in full) _____
Address <u>C/O Quintas Wealth Management,</u>	Address <u>C/O Quintas Wealth Management</u>
<u>River House, Blackpool Park, Blackpool, Cork, Ireland.</u>	<u>River House, Blackpool Park, Blackpool, Cork, Ireland.</u>
_____ Postcode _____	_____ Postcode _____
E-mail <u>N/A</u>	E-mail <u>N/A</u>
Tel No. (Day) <u>021 - 4641480</u>	Tel No. (Day) <u>021 - 4641480</u>
Tel No. (Evening) <u>N/A</u>	Tel No. (Evening) <u>N/A</u>
Tel No. (Mobile) <u>N/A</u>	Tel No. (Mobile) <u>N/A</u>
Date of Birth <u>___ / ___ / ___</u>	Date of Birth <u>___ / ___ / ___</u>
Occupation <u>N/A</u>	Occupation <u>N/A</u>
Employer <u>N/A</u>	Employer <u>N/A</u>
Residential Status: <u>N/A</u>	Residential Status: <u>N/A</u>
With Parents: <input type="checkbox"/> Home Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>	With Parents: <input type="checkbox"/> Home Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>

Section 2 - Payments (Please complete in BLOCK CAPITALS)

Please pay any dividends to: Redmayne-Bentley Deposit Account or Bank / Building Society*

Please pay any dividends to: Redmayne-Bentley Deposit Account or Bank / Building Society*

Name of Bank / Building Society _____

Bank Address _____

Postcode _____ Bank Account Holder's Name(s) _____

Sort Code ___ / ___ / ___ Bank Account Number _____

Section 3 - Declaration

I declare that:

- I / We* have read, understood and retained a copy of Redmayne-Bentley's Terms & Conditions and A Guide to our Services & Charges.
- I / We* wish to open a Nominee account with Redmayne (Nominees), and accept the Terms & Conditions as laid out.
- I / We* wish to deal in overseas stocks and enclose a completed W-8BEN form.
- I / We* wish to transfer existing shares to you, please send _____ CREST transfer form(s) (one for each holding).
- I / We* consent that Redmayne-Bentley may execute orders outside a regulated market or multilateral trading facility when they are able to achieve a similar or better result. Dealing will be in accordance with the published Best Execution Policy.
- I / We* declare that this application form has been completed to the best of my knowledge.**

Please sign here:

Date:

Date:

X

(Primary Account Holder)

_____/_____/_____

X

(Joint Account Holder - If Applicable)

_____/_____/_____

Pension Dealing Account Form

PENSION DEALING ACCOUNT FORM

This form is to be completed by the Trustees of the scheme. It should be read in conjunction with Redmayne-Bentley's Terms & Conditions and Guide to Our Services & Charges.

Name of Pension _____

Type of Pension (please select as appropriate) SIPP SSAS QROPS Other (please specify) _____

Member's Details (for single applications)

Title (eg. Mr. Mrs. Dr.) _____ Surname _____
 First Names (in full) _____
 Address C/O Quintas Wealth Management
River House, Blackpool Park, Blackpool, Cork, Ireland.
 _____ Postcode N/A
 E-mail N/A
 Tel No. (Day) 021 - 4641480
 Tel No. (Evening) N/A
 Tel No. (Mobile) N/A
 Date of Birth / /

Second Member's Details (for joint applications)

Title (eg. Mr. Mrs. Dr.) _____ Surname _____
 First Names (in full) _____
 Address C/O Quintas Wealth Management
River House, Blackpool Park, Blackpool, Cork, Ireland.
 _____ Postcode N/A
 E-mail N/A
 Tel No. (Day) 021 - 4641480
 Tel No. (Evening) N/A
 Tel No. (Mobile) N/A
 Date of Birth / /

Individuals Authorised to give dealing instructions:

1. _____ 2. _____

Further addresses for copy contract notes:

Position: Member/Employer/IFA/Other (Delete as applicable)

Title (eg. Mr. Mrs. Dr.) N/A Surname N/A
 First Names (in full) N/A
 Address C/O Quintas Wealth Management,
River House, Blackpool Park, Blackpool, Cork, Ireland.
 _____ Postcode _____
 E-mail N/A
 Tel No. (Day) 021 - 4641480

Position: Member/Employer/IFA/Other (Delete as applicable)

Title (eg. Mr. Mrs. Dr.) N/A Surname N/A
 First Names (in full) N/A
 Address C/O Quintas Wealth Management,
River House, Blackpool Park, Blackpool, Cork, Ireland.
 _____ Postcode _____
 E-mail N/A
 Tel No. (Day) 021 - 4641480

Trustee Details

Trustee One
 Title (eg. Mr. Mrs. Dr.) _____ Surname _____
 First Names (in full) _____
 Company Name _____
 Address _____
 _____ Postcode _____
 E-mail _____
 Tel No. (Day) _____

Trustee Two
 Title (eg. Mr. Mrs. Dr.) _____ Surname _____
 First Names (in full) _____
 Company Name _____
 Address _____
 _____ Postcode _____
 E-mail _____
 Tel No. (Day) _____

If there are more than two trustees, please tick this box

You will need an additional form in order to complete the details of the additional trustees.

Declaration I declare that:

1. The individual(s) detailed above is a member of an authorised pension scheme or QROPS.
2. The member(s) have been supplied with a copy of our Terms & Conditions and Guide to Our Services and Charges.
3. You agree to be bound by those Terms & Conditions.
4. If named as the Primary point of contact, you agree to pass on details of all corporate actions to the member(s) in a timely manner.
5. Unless indicated otherwise above, you agree for the stock to be held in Redmayne Nominee Ltd.

Please sign here:

Date:

Date:

X _____ / /
 (Trustee One / First Authorised Signatory)

X _____ / /
 (Trustee Two / Second Authorised Signatory - If Applicable)



*For broker enquires please contact
invest@qwm.ie or call (021) 4641480*

www.quintaswealthmanagement.ie

Quintas Wealth Management Limited is regulated by the Central Bank of Ireland.

