

LINKED ACCOUNTS KEY FEATURES AND USER GUIDE

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FOR THE ACCOUNT HOLDER

What is a linked account?

A linked account is where two or more clients link their online accounts together to allow one to view or manage the account of another. This typically involves two parties, the person who is linking to someone else to view or manage their account ('Authorised Third-Party'), and the person being linked to ('Account Holder').

Who can set up a linked account?

Linked accounts are available for most individual clients and are designed to allow families and friends to make decisions together. You're able to link your own individual account to another individual (e.g. family member), a second account in your own name (if applicable) or joint HL Account (including joint investment accounts, investment clubs, charities, or company investment accounts).

Only the account types listed above can set up linked accounts. There are some links that can't be created.

What can be done using a linked account?

There are two different settings for linked accounts, view-only and trading access:

(1) View-only

If you grant someone view-only access through linked accounts, they will be able to:

- View your investments and account information, including any cash on the account
- View your Active Savings account and any savings products you might have with HL
- Download a transaction history, contribution history, contract notes or investment reports*
- View any pending trades, including stop losses, limit orders and fill or kill*
- Review and pay any outstanding fees*
- Update fee collection method or reinstate alerts when fees are in excess of £50*
- Set a new minimum cash balance for an account*
- Read, manage, and send secure messages
- Move cash from the income section of an account to the capital section*
- Update mailing preferences*
- Use our portfolio analysis or tax centre tools*
- Set up share alerts*
- Transfer cash from their Fund and Share Account to yours*

*Some of these functions may not be available via the mobile app.

(2) Trading Access

If you've granted someone trading access they'll be able to do all of the functions available in view-only access plus the following:

- Buy or sell funds (unit trusts and OEICs)
- Buy or sell live traded assets (e.g. shares, investment trusts, ETFs etc.)
- Set and cancel a pending trade (e.g. fill or kill, limit order or stop loss)
- View pending transactions in an Active Savings account
- View statements in an Active Savings account

(3) What can't be done via linked accounts?

There are some functions that can't be done via our linked accounts service and you'll need to log in to your own account, these include:

- Opening a new account or adding money to an existing account (other than as a cash transfer from the Authorised Third Party's Fund and Share Account)
- Requesting a transfer in to a new or existing account (cash transfers from an Authorised Third-Party's Fund and Share Account to your own are permitted)
- Requesting a withdrawal from an existing account
- Updating any personal details (e.g. name, address, or bank details)
- Completing a complex products questionnaire
- Completing a W-8BEN form

What can be traded via linked accounts?

If you allow someone to set up trading access to your account they'll be able to place trades on your account as if it's their own.

As it's important everyone involved in the investment decision understands what is being bought or sold, some restrictions will apply. These are similar to when trading on your own account.

- To buy/hold/sell US domiciled investments via linked accounts both parties must have completed a W-8BEN. It is not possible for someone to complete this form for you via linked accounts.
- To buy/hold complex investments via linked accounts both parties must have completed the relevant complex products questionnaire. It is not possible for someone to complete this form for you via linked accounts.

It's also the responsibility of the person placing the trade to ensure you've both read and understood the relevant investment documentation (e.g. Key Information Document, Key Investor Information Document and any costs and charges information).

How much does it cost?

There's no additional cost to use our linked accounts service. This is a free feature of our investment platform.

How do I set up a linked account?

To set up a linked account, both you (Account Holder) and the person who you want to link to your account (Authorised Third-Party) need to have online access to each of your accounts.

To create a link the Authorised Third-Party must log into their own account and select 'Link account' from the top of the My accounts & dealing page.

You must then enter your online access details and choose the link settings you'd like to grant to the Authorised Third-Party. The accounts will now be linked, and you can view the relationship by going to the 'Account settings' section of either party's online account and clicking on 'Linked accounts and third parties' in the menu on the left-hand-side.

How can I change my linked accounts?

You can change the access granted via a linked account at any time through the account settings page of your online account by selecting the 'Linked accounts and third parties' option from the menu on the left-hand-side.

You can change access from trading to view-only or delete a link without needing to provide any further details.

To change from view-only to trading access, you'll need to provide your online password and 3 characters from your secure number.

How can I remove links?

You can remove a linked account online at any time. This can be done either by you or the person linked to your account.

To remove a link, log into your account and go to the 'account settings' page. Select 'Linked accounts and third parties' from the left-hand menu. You can then choose the link which you wish to delete.

Who can link to my account?

Authorised Third-party (A3P)	Account Holder	Eligible Link(s)
Individual	<ul style="list-style-type: none">IndividualJoint AccountJunior Account (where A3P is Registered Contact)Bare Trust (where A3P is Trustee)Investment Club (where A3P is Member)	Trading or View-only
Individual	<ul style="list-style-type: none">Junior Account (where A3P is not Registered Contact)Bare Trust (where A3P is not Trustee)Legal Entity (i.e. trust, company, charity)Investment Club (where A3P is not Member)	View-only
Junior Account	<ul style="list-style-type: none">Bare Trust (for same child)	View-only
Bare Trust	<ul style="list-style-type: none">Junior Account (for same child)	View-only

Declaration (For the Account Holder)

By setting up a linked account you agree that...

- You authorise a third-party to view and access your online account.
- You acknowledge the Authorised Third-Party will have 'view-only' access or 'trading access' to your account.
 - Trading access will enable the Authorised Third-Party to instruct trades on your account, buy or sell investments and complete a number of other functions listed above.
- You understand this link will apply to all HL accounts listed under your client number.
- You understand that HL will not remove any links on a periodic basis but has discretion to remove them at any time. You can remove links at any time through your online account or by contacting our helpdesk.
- HL does not take responsibility for any actions taken by an Authorised Third-Party on your account, whether these are with or without your approval.
- The Authorised Third-Party is not acting as your financial adviser or carrying out discretionary fund management on your account.

FOR THE AUTHORISED THIRD-PARTY

What is a linked account?

A linked account is where two or more clients link their online accounts together to allow one to view or manage the account of another. This typically involves two parties, the person who is linking to someone else to view or manage their account ('Authorised Third-Party'), and the person being linked to ('Account Holder').

Who can set up a linked account?

Linked accounts are available for most individual clients and are designed to allow families and friends to make decisions together. You're able to link your own individual account to another individual (e.g., family member), a second account in your own name (if applicable) or joint HL Account (including joint investment accounts, investment clubs, charities, or company investment accounts).

Only the account types listed above can set up linked accounts. There are some links that can't be created.

What can I do with a linked account?

There are two different settings for linked accounts, view-only and trading access:

(1) View-only

If you have been granted view-only access through linked accounts you will be able to:

- View investments and accounts information, including any cash on the account
- View Active Savings account and any savings products
- Download a transaction history, contribution history, contract notes or investment reports*
- View any pending trades, including stop losses, limit orders and fill or kill*
- Review and pay any outstanding fees*
- Update fee collection method or reinstate alerts when fees are in excess of £50*
- Set a new minimum cash balance for an account*
- Read, manage, and send secure messages
- Move cash from the income section of an account to the capital section*
- Update mailing preferences*
- Use our portfolio analysis or tax centre tools*
- Set up share alerts*
- Transfer cash from your Fund and Share Account to theirs*

*Some of these functions may not be available via the mobile app.

(2) Trading Access

If you have been granted trading access you will be able to do all of the functions available in view-only access plus the following:

- Buy or sell funds (unit trusts and OEICs)
- Buy or sell live traded assets (e.g. shares, investment trusts, ETFs etc.)
- Set and cancel a pending trade (e.g. fill or kill, limit order or stop loss)
- View pending transactions in an Active Savings account
- View statements in an Active Savings account

(3) What can't I do via linked accounts?

There are some functions that you can't do via our linked accounts service and the Account Holder will need to log in to their own account. For example:

- Opening a new account or adding money to an existing account (other than as a cash transfer from your Fund and Share Account)
- Requesting a transfer in to a new or existing account (cash transfers from your Fund and Share account to a linked account are permitted)
- Requesting a withdrawal from an existing account
- Updating any personal details (e.g. name, address, or bank details)
- Completing a complex products questionnaire
- Completing a W-8BEN form

What can I trade in via linked accounts?

If you set up trading access to another account you will be able to place trades on this account as if it were your own.

As it's important that all clients involved in the investment decision understand what is being bought or sold some restrictions will apply, similar to when trading on your own account.

- To buy/hold/sell US domiciled investments via linked accounts both parties must have completed a W-8BEN. It is not possible for you to complete this form on behalf of someone else via linked accounts
- To buy/hold complex investments both the account holder and the authorised third party must have completed the relevant complex products questionnaire. It is not possible for you to complete this form on behalf of someone else via linked accounts

It is also your responsibility, if you're buying an investment for someone else, to ensure that both you and the Account Holder have read and understood the relevant investment documentation (e.g. Key Information Document, Key Investor Information Document and any costs and charges information).

How much does it cost?

There is no additional cost to use our linked accounts service. This is a free feature of our investment platform

How do I set up a linked account?

To set up a linked account, both you and the Account Holder need to have online access to each of your accounts.

To create a link you need to log into your account and select 'Link account' from the top of the My accounts & dealing page.

The Account Holder must then enter their online access details and choose the link settings that they would like to grant you.

The accounts will now be linked, and you can view the relationship by going to the 'account settings' section of either party's online account and clicking on 'Linked accounts and third parties' in the menu on the left-hand-side.

How can I change my linked accounts?

You can downgrade your access at any time via the account settings page of your online account by selecting the 'Linked accounts and third parties' option from the menu on the left-hand-side.

You can change access from trading to view-only or delete a link without needing the Account Holder to provide any further details.

However, to upgrade your access and change from view-only to trading access, the Account Holder will have to provide their online password and 3 characters from their secure number.

How can I remove links?

You can remove a link online at any time. This can be done either by the Account Holder or the Authorised Third-Party.

To remove a link, log into your account and go to the 'account settings' page. Select 'Linked accounts and third parties' from the left-hand menu. You can then choose the link which you wish to delete.

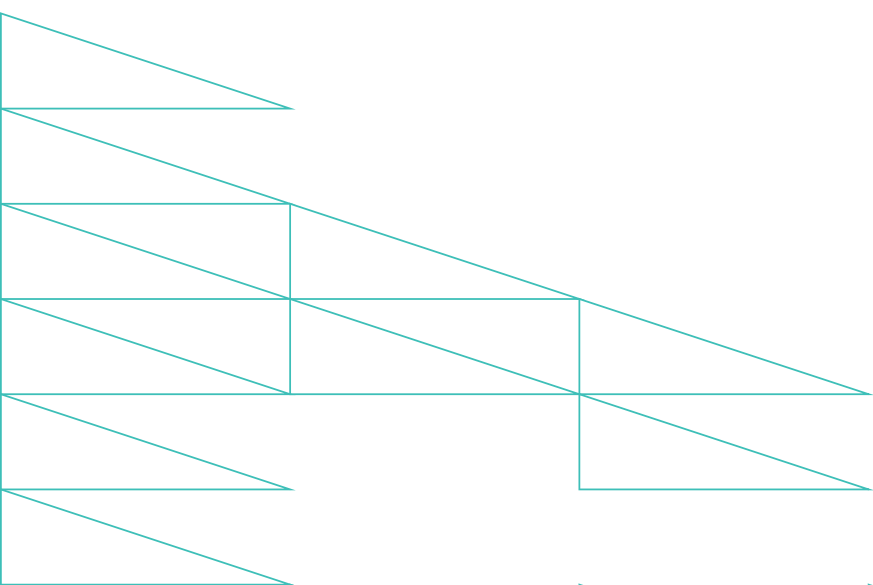
Which accounts can I link to?

Authorised Third-party (A3P)	Account Holder	Eligible Link(s)
Individual	<ul style="list-style-type: none">IndividualJoint AccountJunior Account (where A3P is Registered Contact)Bare Trust (where A3P is Trustee)Investment Club (where A3P is Member)	Trading or View-only
Individual	<ul style="list-style-type: none">Junior Account (where A3P is not Registered Contact)Bare Trust (where A3P is not Trustee)Legal Entity (i.e. trust, company, charity)Investment Club (where A3P is not Member)	View-only
Junior Account	<ul style="list-style-type: none">Bare Trust (for same child)	View-only
Bare Trust	<ul style="list-style-type: none">Junior Account (for same child)	View-only

Declaration (For the Authorised Third-Party)

By setting up a linked account, you agree that...

- You have received authorisation from the Account Holder and they have agreed your level of access to their account ('view-only access' or 'trading access')
- Where this is trading access you will be able to instruct trades on the account, buy or sell investments and complete other functions listed above.
- If applicable, where buying or selling investments on behalf of the Account Holder, you are responsible for ensuring the Account Holder has read and understood any Key Information, Key Investor Information documents or costs and charges information
- You understand this link will apply to all HL accounts listed under the Account Holder's client number.
- You understand that HL will not remove any links on a periodic basis but has discretion to remove links at any time. You can remove links at any time via your online account or by contacting our helpdesk.
- HL does not take responsibility for any actions taken by an Authorised Third-Party on an account.
- You are not acting as a financial adviser or carrying out discretionary fund management on behalf of an Account Holder.



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