

GRAND CENTRAL CREDIT UNION

Head Office Building

17 Holehouse Dr Glasgow G13 3HA Tel. +44 7441445014 www.finexcapitalbank.com

About this Application

This is a GRAND CENTRAL CREDIT UNION Account Application. Please read it carefully, as you will select products and services, tell us how you want to communicate with us, and agree to certain provisions that will govern our relationship. When we accept it, this Application and all accompanying or supplemental documents form the entire Agreement between us for this account.

Unless otherwise indicated in this Application, the words "you," "your," "yourself," and "yours" mean the applicant(s). The words "we," "us," and "our" mean { GRAND CENTRAL CREDIT UNION (FCB), 17 Holehouse Dr Glasgow G13 3HA} and our branches, subsidiaries, and affiliates.

Getting Started

Please complete and sign this Application, along with any required supplemental forms identified through this application process.

In order to complete this Application, you will need some or all of the following information:

- · Identification information, such as a driver's license, passport, or another type of government-issued identification
- · Social Security Number
- · Federal tax information
- · Information about your annual income, debt, expenses, and net worth
- · Back-up contact information
- [Firms can include other relevant documents or information]

The above information helps us comply with various securities regulations and rules, a Federal law that requires all securities firms to obtain, verify, and record information that identifies each applicant. The information also helps us more fully understand your investment profile and identify what types of investments or strategies may be suitable for you. Please note: if we cannot verify the information you provide, we may be required to restrict or deny your account.

Please remember to notify us if you experience a significant life change, such as the birth of a child, marriage, divorce, death of a spouse, loss of a job, change in financial situation, etc.

1

Select An Account

Account Ty	ре						
U vidual / Joint Account							
☐ Premium Mul	-Currency Bus	iness Account	Multi-Curren	псу			
	Bank Accour	nt					
	the appropriate jo	oint account types co	onsistent with the munity Property	he states in which y, Tenants in Com	they are doing busir mon, etc.]	ness, e.g. Tenants by	
Other Accounts	Š				-		
Do you have other	ccounts with us?	P□Yes □N	lo				
Please Tell	Js About	Yourself					
		Yourself					
Primary Applic	ant	Yourself					
	ant on	Yourself	Suffix	☐ Sr.	☐ Jr.Mr.		Ms
Primary Applic	ant on		Suffix	☐ Sr. Middle Name	☐ Jr.Mr.	Last Name	Ms
Primary Application	ant on		Suffix		☐ Jr.Mr.	Last Name	Ms

Work Phone	Page 3 of 20 Home	Phone	Mobile	Phone	Email Address	
Please check if yo	u have been at your cur	rent home address fo	r less than one year	r.		
Mailing Address (if di Apt/Suite No.	fferent from above)				_	
City		State	ZIP Code	Country		
NUMBER:						
Are you: ☐ Single ☐ M	arried	Partner Divorced	☐ Widowed	Number of I	Dependents:	
Employment Stat	us	,				
Are you currently: ☐ Employed	Self-Employed	☐ Not Employed	Retired	☐ Stud	lent	Other:
Job Title						Occupation
Employer						Years with this Employe

City State ZIP Code Country

Business Address

Apt/Suite No.

ACCOL	JNT	NUI	MBFR:

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Information (Required by Federal law—See page 1)

Date of Birth (/	ce/Country of Issuance
ID No. (Select one): Driver's License Passport State ID Sue Date (/) Expiration Date () Country of Tax Residence (if different than country of the coun	
ID No. (Select one): Driver's License Passport State ID Susue Date (/) Expiration Date (/) Country of Tax Residence (if different than country of the susue Date (/	
	than country of citizenship
Please Tell Us About Yourself—CONTINUED	
lease Tell Us About Yourself—CONTINUED	
Co-Applicant (if applicable)	
Co-Applicant (ii applicable)	
Contact Information	
City State ZIP Code Country	
<u> </u>	
City State ZIP Code Country Work Phone Home Phone Mobile Phone Email Address	
Work Phone Home Phone Mobile Phone Email Address □ Please check if you have been at your current home address for less than one year.	
Work Phone Home Phone Mobile Phone Email Address	e No.
Work Phone Home Phone Mobile Phone Email Address Please check if you have been at your current home address for less than one year. Mailing Address (if different from above) Apt/Suite No.	e No.
Work Phone Home Phone Mobile Phone Email Address □ Please check if you have been at your current home address for less than one year.	e No.
Work Phone Home Phone Mobile Phone Email Address Please check if you have been at your current home address for less than one year. Mailing Address (if different from above) City State ZIP Code Country	e No.

Are you:	Page	5 of 20				
Single	Married	Domestic Par	tner Divor	ced Widowed	Number of Depe	ndents:
Employmen	t Status					
Are you curren	ntly:					
Employed	Self-Emplo	yed Not Emp	oloyed	Retired	Student	Other:
Job Title				Occupation	າ	
Employer				Years w	ith this Employer	
Business Add	dress					Apt/Suite No.
State ZIP Co	de Country					
Information (R	Required by Fede	ral Law—See page	1)			
All applicants ple	ase provide the inf	ormation below. Non-re	esident aliens	, also include a co	mpleted W-8BEN.	
Date of Birth (/)	Social Security or Taxpa	ayer ID No.	Country of C	itizenship	
ID No. (Select o	one): 🗌 Driver's Lic	cense 🗌 Passport	☐ State ID	☐ Other Govern	ment-issued ID	Place/Country of Issuance
 ue Date (/						

ACCOUNT NUMBER:



Please Tell Us About Yourself—CONTINUED

All Applicants

Industry and Oth	ner Affiliations	
Primary Applicant	Co-Applicant	Are you, your spouse, or any other immediate family members, including parents, in-laws, siblings and dependents:
Yes No	Yes No	Employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, branch manager, registered representative or other associated person of a broker-dealer firm) or a financial services regulator?
		If yes, please specify entity below. If this entity requires its approval for you to open this account, please provide a copy of the required authorization letter (with this Application).
		☐ Broker-Dealer or Municipal Securities Dealer ☐ Investment Adviser ☐ FINRA or other Self Regulatory Organization* ☐ State or Federal Securities Regulator (*Including a national securities exchange, registered securities association, registered clearing agency or the Municipal Securities Rulemaking Board.)
		Name of entity(ies):
☐ Yes ☐ No	Yes No	An officer, director or 10% (or more) shareholder in a publicly-owned company? Name of company and symbol:
Yes No	Yes No	A senior military, governmental or political official in a non-country? Name of country: [Firms may consider whether to include this question in the context of their risk assessment procedures and the products and services they offer.]
Financial Situation	on and Needs, Liq	uidity Considerations, and Tax Status
Please tell us your t	best estimate as to:	

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ANNUAL INCOME ¹	LIQUID NET	WORTH	(highest mar		
(from all sources)	(excl		, -		
\$25,000 and under \$25,001-50,000 \$50,001-100,000 \$100,001-250,000 \$250,001-500,000 Over \$500,000	\$25,000 and under \$25,001-50,000 \$50,001-200,000 \$200,001-500,000 \$500,001-1,000,000 \$1,000,001-3,000,000 Over \$3,000,000	\$500,00	-50,000 -200,000 :1-500,000 :1-1,000,000 :001-3,000,000	☐ 0-15% ☐ 16-25% ☐ 26-30% ☐ 31-35% ☐ Over 35%	6
ANNUAL EXPENSES ⁴ (recurring)	SPECIAL EXPENSES ⁵ (future, non-recurring)		LIQUIDIT	Y NEEDS	
\$50,000 and under \$50,001-100,000 \$100,001-250,000 \$250,001-500,000 Over \$500,000	\$50,000 and under \$50,001-100,000 \$100,001-250,000 \$250,001-500,000 Over \$500,000 Timeframe for special expenses: Within 2 years 3-5 years 6-10 years	the investment in value from significant considerable. Wery imp	t at important	hout experienci of a ready ma	ng significant loss
2 Net worth is the value of your assets	m sources such as employment, alimony, s minus your liabilities. For purposes of this le your primary residence among your asse your mortgage.	application, asse	ets include stocks, bonds,	,	ner securities, bank accounts, an redit card

³ **Liquid net worth** is your net worth minus assets that cannot be converted quickly and easily into cash, such as real estate, business equity, personal property and automobiles, expected inheritances, assets earmarked for other purp oses, and investments or accounts subject to substantial penalties if they were sold or were withdrawn from them.

⁴ Annual expenses might include mortgage payments, rent, long-term debts, utilities, alimony or child support payments, etc. ⁵ Special expenses might include a home purchase, remodeling a home, a car purchase, education, medical expenses, etc.

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Please Tell Us About Yourself__CONTINUED

Investment Risk Tolerance

Investing involves risk. Different investment products and strategies invol ve different degrees of risk. The higher the expected returns of a product or strategy, the greater the risk that you could lose most of your investment. Investments should be chosen based on your objectives, timeframe, and tolerance for market fluctuations.

Please select the degree of r	isk you (and	d any co-applica	ants, if applicable) are wi	lling to ta	ake with the	assets ir	n this acco	unt.
			oal in this account, with mot keep pace with inflation		sk, even if tl	hat mean	s this acco	ount does not
Moderately Conservat	ive. I am w	villing to accept	low risk to my initial princ	ipal, inc	luding low v	olatility, to	o seek a m	odest level of
•			initial principal and tolera	e some	volatility to	seek high	ner returns	, and understand I
	e. I am willi	ing to accept hig	gh risk to my initial principle money invested.	oal, inclu	ıding high vo	olatility, to	o seek high	n returns over time,
Significant Risk. I could lose most, or all, of the			mum risk to my initial prir	cipal to	aggressivel	y seek m	aximum re	turns, and understand
Financial Investment Ex	perience							
								We
collecting the information bel	ow to bette	r understand yo	our investment experienc	e. We re	cognize you		ses may c work with	
Investment Years ex	kperience	Trar	nsactions per year (excl	uding au	tomatic inves	stments)		eck the boxes that bes your investment experience to date.
								Mutual Funds/
Exchange Traded Funds 0			1-5	Over		□ 5		0-5 6-15 Over 15
Individual Stocks 0 1-5			Over 5	0-5				6-15 Over 15
Bonds 0 1-5 Over 5 0-5 6-			15 Over	15				
Options 0 1-5 Over 5 0-5 6-			15 Over	15				
Securities Futures 0 1-5			Over 5	0-5				6-15 Over 15
Annuities 0 1-5 Over 5 0-5 Decision-Making (check	□ all that ap		☐ 6-15	Over				15
☐ I consult with my broker, i	nvestment	adviser, CPA, o	or other financial professi	onal.				
I generally make my own	decisions a	and/or consult w	vith my co-applicant(s).					

FINEX CAPITAL BANK ACCOUNT APPLICATION

+44 7441 445014]

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Please Tell Us About Yourself__CONTINUED

Margin 0 1-5 Over 5	Alternative ⁶ 0 1-5 Over 5 0-			5 6-15	Over	□ 15
⁶ May include structured products, hedge funds, etc.	Margin 0 1-5 Over 5					
	⁶ May include structured products	, hedge fun	ds, etc.			

Amount (\$US)

Firm holding the investment

Investment type/Description

The investments in this account will be (check one):	plan to use this account for the following (check all
Less than 1/3 of my financial portfolio Roughly 1/3 to 2/3 of my financial portfolio More than 2/3 of my financial portfolio	Generate income for current or future expenses Partially fund my retirement Wholly fund my retirement Steadily accumulate wealth over the long term Preserve wealth and pass it on to my heirs Pay for education Pay for a house Market speculation Other:
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

(use additional space as needed)

Tell Us How You Intend to Use This Account

The more we know about you and your goals for this account, the bette investment objectives and investment time horizon to help us determine	
	[If a customer chooses multiple objectives that appear inconsistent, a firm must conduct appropriate supervision and meaningful suitability determinations, as applicable, in light of such differences (e.g., clarify the customer's intent and, if necessary, reconcile and/or determine how to handle the customer's differing investment objectives).]
The expected period of time you plan to invest to achieve your financial	(goal(s):
☐ Under 1 year ☐ 1-2 years ☐ 3-5 years ☐ 6-10 years	_
Other Information	
provide us with any additional information not requested above that you investment profile and identify what types of investments or strategies re	
(use additional space as needed)	

of 15

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I	1	
e	7	1

Tell Us How You Will Fund This Account

on or retirement savings	☐ Inheritance
s from another account	Social Security benefits
on anomor account	☐ Home Equity Line of Credit/Reverse Mortgage
	Other:
	How You Want to

Account Features

[Firms may use this section to indicate any additional account features or offerings such as check writing services, debit/credit cards, cash management programs, and the like.]

Please note: You may change your account features and options at any time, with advance written notice to us.

Borrowing Money to Buy Securities (Buying "On Margin") - Please Read Carefully

You will have a "cash account," unless you choose to have a "margin loan account" (customarily known as a "margin account"). To help you decide whether a margin loan account is right for you, please read this information, the Margin Loan Agreement and the Margin Disclosure Statement.

In a cash account, you pay for your securities in full by the settlement date of the purchase (generally three business days from the purchase). In a margin loan account, we may lend you a portion of the purchase price. This is called buying securities "on margin." For example, when you buy equity securities (such as common stock) on margin, you typically must deposit at least 50% of the purchase price, and we would loan you the balance. You are liable for repaying the borrowed funds and the interest incurred.

If you borrow funds in your margin loan account and the value of your holdings declines below the firm's and /or regulatory maintenance margin requirement, you may be subject to a "margin call." This means that we can either (1) require you to deposit additional cash or margin-eligible securities to your account immediately, or (2) sell any of the securities in your account to cover any shortfall, without informing you in advance. We will decide which of your securities to sell. Even if we notify you that you have a certain number of days to cover the shortfall, we may still sell your securities before that timeframe expires. Further, we may increase at any time the level of equity that you must maintain in your margin account without triggering a margin call.

We have the right to lend shares held in your margin loan account to others. This should not impede your ability to sell these shares, but may cause you to lose voting rights and the right to preferred tax treatment on certain dividend payments.

[Firms may specify here individual policies on how trades are handled if there are insufficient funds for margin or cash accounts.]



Tell Us How You Want to Work With Us_CONTINUED

Customer Agreement _ Sole Ownership

	Borrowing funds to buy securities is only appropriate for those investors who can tolerate losing more than the amount of money deposited in the account. To avoid the use of margin, even in a margin loan account, always pay for your purchases in full by the settlement date of the purchase.
No I	do not want the ability to borrow funds in my account, which means I will have a cash account. of 15

If the customer is a sole owner, the customer agrees to the following terms in respect of banking and security:

Yes I want the ability to borrow funds in my account. I have read the Margin Loan Agreement and the Margin Disclosure Statement and understand my rights and obligations under them.

Note: If you do not check any box above, by default you will have a cash account.

[Firms should indicate what type of account will be the default if the customer fails to indicate a choice above.]

- 1. The customer, doing business with GRAND CENTRAL CREDIT UNION ("the bank"), holds himself or herself responsible for all transactions entered into with the bank under the customer's trading name, if any whether by himself or herself or by a person appointed as customer's attorney.
- 2. The endorsement by means of the trading name being impressed by rubber stamp or otherwise on any instrument which may be deposited in the bank to the credit of the account in the trading name of the customer shall be binding on the customer as fully and effectually as if such endorsement were written by or with the authority of the customer.
- 3. The attorney indicated in the Customer Agreement of the Business Services Agreement is appointed the attorney for the Customer for the following purposes:
- (a) to deposit with or negotiate or transfer to the Bank for the credit of the Customer, cash or any security, instrument or other property, and for those purposes to endorse (by rubber stamp or otherwise) the name of the Customer, or any other name under which the Customer carries on business, on any security or instrument;
- (b) to receive statements, instruments and other items (including paid cheque or certified copies of cheques) and documents relating to the Customer's accounts with or any service of the Bank (including any revisions to the Bank's rules and manuals of operation) and
 - (c) to use a card or client identification number, to get her in certain instances with a security code, to make transactions on accounts.
- 4. The powers granted to the attorney in section 3 of this Form C may be exercised for the accommodation or benefit of third persons or of the Customer's attorney with or without consideration.
- 5. The provisions contained in the Banking Services Terms including, without limitation, the provisions concerning the binding effect of electronic communications received by the Bank from or in the name of the customer and the provisions relating to truncation of cheques, are expressly approved.

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6. This Declaration and Undertaking shall continue in full force and effect as between the Customer and the Bank until written notice of the revocation or cancellation thereof shall have been given to the branch or agency of the Bank at which the account of the Customer is kept and receipt of such notice duly acknowledged in writing. The Bank may accept instructions from and otherwise deal with the attorney, if one is appointed, until the Bank where the Customer has an account receives and acknowledges in writing, a written notice that the attorney's appointment has been terminated. Until any such notice is given and acknowledged, all that the attorney does in accordance

	7. With section 3 above is fully accepted and confirmed.
	Communications Choices
	Communications Options
	Unless you choose otherwise, we will use postal mail to send you any communications. As an alternative, you may choose to be notified by email when certain communications are available for you to access online. If you wish to be notified by email instead of receiving communications by postal mail, please select one of the options below:
	All communications – I wish to be notified by email about the online availability of any communications, including trade
	[Firms: Tel:
	confirmations, prospectuses, account statements, proxy materials, tax-related documents, and marketing and sales documents. All communications except trade confirmations, account statements, and tax-related documents – I wish to be notified by email about the online availability of all communications except trade confirmations, account statements, and tax-related documents, which
still	wish to receive by postal mail. All communications except tax-related documents – I wish to be notified by email about the online availability of all
	Page 10 of 1
5)	Tell Us How You Want to Work With Us_CONTINUED
	Postal Mail Options (if you requested postal mail delivery in the previous section)
	By checking the boxes below, you request that all communications for the applicants listed on this Application be delivered to the following communications except tax-related documents, which I still wish to receive by postal mail.
	If you choose email for any communications, please tell us the email address we should use:
	A copy of [Firm's] privacy policy will be provided to you along with this Application. [Firms can tailor this language to reflect how they will deliver their privacy policy to the customer.]
	single postal mailing address:

Co-Applicant's Mailing Address Other. Please specify:

Primary Applicant's Mailing Address

Duplicate Copies (optional)

$\square_{Mr.} \square_{Mrs.} \square_{Ms.} \square_{Dr.}$		Suffix	☐ Sr.	
First Name				- Middle Name
Address				-
	_			-
City	State		ZIP Code	Country
Relationship to Primary Applicant/Co-Applicant:				

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If we are unable to reach you for the p you authorize us to contact the persor you in order to confirm the specifics of	listed below and to	☐ Jr.			
and the identity of any legal guardia attorney.		Last Name			
				Apt/Suite No.	
Note: Your back-up contact should not	be a co-applicant.		-		
☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr.	Suffix Sr.		☐ Jr.		
First Name			Last Name		
Middle Name				Apt/Suite No.	
				Aprodito No.	
		Address	Country		
City	State	,			
			ZIP Code		
Work Phone	Home Phone	Mobile Phone	Email Addre	ess	
Relationship to Primary Applicant/Co-Applicant:					

[Firms: Tel:



Review and Submit This Application

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Confirmations and Signatures - Please Read Carefully

By signing this Application, you affirm that you have received and read this Application and any supplemental documents governing this rela-tionship. You affirm that the information you have provided is accurate and you agree to notify us of any changes in the information provided.

Tax Withholding Certifications

Please o	eck all boxes that apply, and sign and date below.
	Primary Applicant Co-Applicant UK: Under penalty of perjury, I certify that: (1) I am a UK citizen, UK resident alien or other UK person, and the Social Security Number or Taxpayer Identification ovided in this Application is correct (or I am waiting for a number to be issued to me); and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding; or (b) have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding may be a failure to report all interest or dividend s; or (c) the IRS has notified me
	Certification Instructions: You must check this box if you cannot certify to item (2) above, meaning
hav e failed to re use	art all interest and dividends on your tax return. that you have been notified by the IRS that you are currently su bject to backup withholding.
	Non-Resident Alien: I certify that I am not a UK citizen, UK resident alien, or other UK person for UK
[Note: If	my foreign status and, if applicable, claim tax treaty benefits. tax purposes, and I am submitting the applicable Form W -8 with the firm uses a Predispute Arbitration clause, it must comply with applicable FINRA disclosure requirements and re-
The Inte	on provisions that limit rights and remedies.] al Revenue Service does not require your consent to any provision of this document other than the certifications require ackup withholding.
Signatu	es
Primary A	licant Name (please print)
Primary A	licant Signature Date

Co-Applicant Name (please print)	
Co-Applicant Signature Date	
[Firms should insert their principal and other required signature blocks here. Firm disclosures such as privacy policies, business continuity plans, revenue sharing	ns may also include or attach any additional disclosures, etc.]
Please mail your completed Application to the address listed below, E-n	
Finex Capital Bank , 17 Holehouse Dr Glasgow G13 3HA	: Internal Use Only.