

The smart investment platform



How to top up an 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 Europe Limited

- Client arranges for the payment to be sent to the details on the Payment Instruction.
- On receipt of the payment, Novia Global Europe Limited 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 client activities. 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, including 'Smith, Investor # 301950', 'Smith, Investor # 302490', and 'Smith, Investor # 302724', each with a green checkmark icon.

Step 2

Select the required product.

The page shows the 'Portfolio Value' as 173,251.60 GBP. Below this is the 'Portfolio Breakdown' section, which includes a table for the 'Global Investment Account: 173,251.60 GBP'. The table has columns for Product Name, Product Value, and Reporting Value (GBP). The first row, 'Global Investment Account (USD) - 704178', is highlighted with a green border. Below the table is a 'Portfolio Asset Allocation' section featuring a donut chart and a table showing the distribution between 'Fixed Interest' (55.80%) and 'Cash Facility' (44.2%).

Step 3

Select “Top Up” from the process menu.

The screenshot shows the 'Research' dropdown menu with 'Top Up' selected and highlighted with a green border. Below the menu, the 'Assets' section is visible, showing a table with columns for Asset Name, Units, Price, Value (USD), and Reporting Value (GBP). The table lists 'Cash' and 'Dodge & Cox Global Bond Acc USD'. An 'Analyse Account' button is located in the top right corner of the assets section.

Step 4

Enter the appropriate top up amount and source of wealth.

The 'Top Up' form is displayed, showing the 'Product' as 'Global Investment Account (USD)'. There are input fields for 'Deposit' and a dropdown menu for 'Source of Wealth'. A green 'Next' button is located at the bottom right of the form.

Step 5

Enter the initial and/or ongoing adviser fee charge.

Charges

Client Charge Type	Charge Type C
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Initial Charges

Percentage Amount

Initial Charge Value

Ongoing Charges - Annual

Ongoing Annual Charge Value	0.25 %
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Step 6

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

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 %

Step 7

Tick to confirm application details are correct and accept declaration.

- 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 Persons² (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
- 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 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

Step 8

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

Complete

Your request has been successfully submitted

- Top Up Application Summary
- Payment Instruction

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.