



Artemis Terms and conditions

Information about investing with Artemis

OVERVIEW

This document contains the terms and conditions which are applicable to:

- Direct Investments in Artemis Funds; and
- Indirect investments in Artemis Funds through an:
 - Artemis ISA;
 - Artemis APS ISA; and
 - Artemis Junior ISA.

This document is split into the following Sections:

- **Section 1:** General Terms and Conditions which are applicable to all investors;
- **Section 2:** Additional Terms and Conditions which are applicable to investors in an Artemis ISA, Artemis APS ISA or Artemis Junior ISA;
- **Section 3:** Additional Terms and Conditions which are applicable to an Artemis ISA;
- **Section 4:** Additional Terms and Conditions which are applicable to an Artemis Junior ISA;
- **Section 5:** Additional Terms and Conditions which are applicable to an Artemis APS ISA;
- **Section 6:** Glossary of defined terms used; and
- **Section 7:** Our contact details, including our website address.

If you have:	You should read Sections:
Direct Investment(s)	1, 6, and 7
An Artemis ISA	1,2,3,6, and 7
An Artemis Junior ISA	1,2,4,6, and 7
An Artemis APS ISA	1,2,5,6, and 7

If there is any inconsistency between the General Terms and Conditions set out in Section 1 and the Additional Terms and Conditions set out in Sections 2 to 5 (inclusive), as applicable to your investment(s), the Additional Terms and Conditions will apply. If you are unsure what investment(s) you have with us please call us.

You should read the Sections of this document which apply to your investment(s) as they contain important information. You should also read:

- the Artemis SID which contains additional useful information about your investment(s);
- the latest Key Investor Information Document (KIID) relating to each Artemis Fund selected;
- our Privacy Notice which explains how we store your data, the reasons why we collect it, who we may share it with and your rights in relation to the data we hold about you, a copy of which can be found on our website here: www.artemisfunds.com/en/privacy-and-cookies, or you can call us and we will send you a copy; and
- The Artemis Prospectus of the applicable Artemis Fund(s).

Copies of the SID, KIID and Prospectus can be found on our website: www.artemisfunds.com, or you can call us and we will send you a copy.

If you have any questions relating to the above documents, please do not hesitate to contact us. Separately, if you have any questions relating to your Account, please seek independent financial advice.

SECTION 1

GENERAL TERMS AND CONDITIONS

How to open an Account

If you invest directly

To open an Account, you must complete an Application Form and send it to us by post with a cheque for your first payment.

If you invest indirectly through an Artemis ISA, Artemis APS ISA or Artemis Junior ISA

Please see the relevant Additional Terms and Conditions for further details.

Buying, selling, switching or converting Units/Shares

You can buy, sell, switch or convert Units/Shares in a number of ways – we refer to this as making a “dealing request” in these Terms and Conditions.

Unless you use one of the methods set out in these Terms and Conditions, we will not be able to complete your request. This is because we need certain information from you.

These Terms and Conditions, the relevant Application Form, the SID and the Prospectus for the relevant Artemis Fund(s) set out the full basis on which we will accept your dealing requests.

Once your Account has been opened, we will use the payments to buy Units/Shares in your chosen Artemis Fund(s) in line with your Application Form and dealing request.

Units/Shares are sold to or bought from us acting as principal (that is, we are acting on our own account and not as your agent).

Please see the SID for a summary of the minimum and maximum investments you can make and the amounts you need to keep in your Account. The Prospectus for the relevant Artemis Fund(s) includes further up to date details on these amounts. Please note that if you ask us to sell any Units/Shares in an Artemis Fund, and do not leave at least the minimum required for that Artemis Fund in your investment, we may treat your request as an instruction to sell all of your Units/Shares in that Artemis Fund and, if that is your only investment with us, end your agreement with us. The minimum and maximum investment amounts apply separately to any direct or indirect investments you have in your Account.

If you have an Artemis ISA, Artemis APS ISA or Artemis Junior ISA you will also need to remember that there are additional limits set by HMRC as to how much you can invest. There may also be time limits within which you need to make payments or restrictions on when Units/Shares can be sold, and you should check the Additional Terms and Conditions for further details.

If we need to hold any money before it is invested, we will hold it in a separate client money account that does not pay interest.

You can find a copy of the forms you might need to buy, sell, switch or convert your Units/Shares, on our website.

We have a facility which allows us to keep your bank details on our system and use them for any future redemption proceeds. This is an optional facility and means you don't need to give us your bank details every time you sell your Units/Shares. Please contact us for further information on this facility.

How to buy, sell, switch or convert Units/Shares

If you invest directly

Once your Account is open, you can buy, sell, switch or convert your Units/Shares by:

- calling us;
- completing a “Changes to your existing investment” form and sending it to us by post or by faxing it to us;
- speaking to your Financial Adviser and sending us a written confirmation of your dealing request (for purchases, switches or conversions) or a withdrawal form (for any redemptions); or
- any other method as identified in the relevant Fund(s) Prospectus.

If you sell your Units/Shares you will need to complete a withdrawal form and give this to us unless we notify you otherwise. If you sell your Units/Shares over the phone or send your withdrawal form to us by fax, we will place the trade, but you will need to send us the original signed form by post before we can start the settlement process.

Payments can be made by:

- debit card or cheque, if you make the dealing request by phone; or
- cheque, if you make the dealing request by post or by fax.

It may be possible to transfer other Artemis investments into your Account. These will need to be detailed in the Application Form and you will also need to attach any stock transfer forms.

If you invest indirectly through an Artemis ISA, Artemis APS ISA or Artemis Junior ISA. Please see the relevant Additional Terms and Conditions for further details.

Making regular payments

If you want to invest a regular amount each month, you will need to fill in a Direct Debit instruction form (which can be found at the back of your Application Form) and send it to us. We will collect the payments on the first Working Day of each month. We may use both electronic means to verify your bank account and if we are unable to complete this we may reject your request or ask for additional information.

To amend your monthly payment, you need to send us a completed “Changes to your existing investment form” which is in the literature section on our website, or you can call us and we will post one to you. It may take up to 10 Working Days to change a Direct Debit instruction. If you change your bank account details, you must send us a new Direct Debit instruction form.

Please note it is not possible to set up a Direct Debit for the Artemis APS ISA.

If you fail to make a payment following a dealing request

If the appropriate payment is not sent to us when you apply to buy Units/Shares, we may if you invest directly, without giving you notice, cancel that instruction or, if we have already processed the instruction, sell the Units/Shares to pay off any amounts you owe us. If the Units/Shares have fallen in value and we sell them for less than the purchase price, you may have to pay us any shortfall.

If you are investing indirectly then it will not be possible for us to process the instruction and we will cancel it without giving you notice.

If you pay too much

In the event of you overpaying for an investment, the excess amount will be held in our segregated client money account in accordance with the FCA Rules on client money. Overpayments in excess of £1.00 will be returned to you, any overpayments below this value will be retained and allocated to charity. The chosen charity is selected on an annual basis, as voted for by Artemis staff. Should you require details of the current charity, please contact us for more information.

When we will process dealing requests

If we receive a dealing request before 12 noon on a Working Day, we will, as applicable, process the instruction to buy, sell, switch or convert your Units/Shares in the Artemis Fund(s) on the same Working Day. If we receive the dealing request after 12 noon, we will process the instruction to buy, sell, switch or convert your Units/Shares in the Artemis Fund(s) on the next Working Day.

Where a dealing request is made by:

- post, we will have received this at the point the complete request arrives at the correct address;
- fax, we will have received this when the complete fax is delivered to the correct fax number (but you will need to send us the original by post before we can start the settlement process);
- phone, we will have received this at the point you speak to us but, if you are making a withdrawal, you will need to send us the signed withdrawal form before we can start the settlement process

When we will pay redemption proceeds to you

If you are selling Units/Shares, provided we have all the information we need (including a signed withdrawal form, we will pay the proceeds to you on the fourth Working Day after the sale of the Units/Shares).

Charges that apply

Charges made will be limited to those we make on the Artemis Fund(s) held in your Account. Details of the charges for each Artemis Fund are given in the relevant KIID for that Artemis Fund. For information on how the Artemis Funds are taxed and other taxes that may apply to your Account, please see the SID.

When we will pay income payments

If it is possible to have income paid out to you, and you choose

this option, we will pay any income into your nominated bank account. You will receive income at the next payment date if you invest before 12 noon on the Working Day the relevant accounting period ends, otherwise any income will be paid at the following payment date.

If you invest in the Artemis Fund(s) directly you will receive a tax voucher each time income is paid, reinvested or accumulated. If you have to fill in a tax return, any details that you need to include can be found on the voucher. If you invest indirectly through an Artemis ISA or Artemis APS ISA you will receive a distribution voucher each time income is paid. If you have to fill in a tax return, you should not include this information. In relation to the Artemis Junior ISA, it is not possible to have income payments paid out of your Account.

Some Artemis Funds have their income distributions classed as interest distributions and some have their distributions classed as dividend distributions. The relevant Artemis Fund's Prospectus sets out whether it pays interest or dividend distributions, and includes further detail on what this means.

Income payments will be paid to you in accordance with the distribution cycle of your selected Artemis Fund(s). We would prefer to issue payments to you by BACS and there is a section available in the Application Form for you to provide your bank details to us.

In the event that bank details are not provided, or we are made aware by your bank that these details are no longer valid, we will automatically issue these payments to you by cheque. Cheques will be valid for a period of 6 months from issue date, after which they will become out of date and deemed as unclaimed.

Where possible we will attempt to contact you regarding any unclaimed distribution. Any distribution that remains unclaimed for a period of six years after it has become due will revert to the Artemis Fund(s) and no longer be available to you. Please refer to the relevant Prospectus for detail on what happens to unclaimed cash or assets. The relevant Prospectus may also contain details of when income distributions may not be made to you, for example if they are under a certain amount.

If it is not possible to have income paid out to you, or you choose to have income accumulated, any income will be reinvested and reflected in the price of the accumulation Units/Shares at the end of the relevant accounting period.

Risk warnings

The price of Units/Shares, and the income from them, can fall and rise because of stock market and currency movements. Please remember that past performance is not a guide to future performance.

Each of the Artemis Funds has different risks associated with its underlying investments. These are described in their KIID(s), which you should read carefully before you make any decisions on investments.

Tax laws and practices can change. The tax treatment of the investments in your Account is that available under current tax laws at the date of this document and is subject to change. Tax treatment of the investments will also depend on your individual circumstances.

Certain Artemis Funds and certain classes of Units/Shares within Artemis Funds take the annual management charge from the capital of those funds rather than their income, which may constrain or erode capital growth. Full details are available in the applicable Artemis Fund Prospectus. When we do this, in relation to an Artemis ISA, Artemis APS ISA or Artemis Junior ISA, you cannot make further payments to increase the capital without those payments counting towards the Annual ISA Subscription Amount, Annual JISA Subscription Amount or APS Allowance, as applicable.

Copies of Artemis Fund documents and attending meetings

A copy of the Prospectus and KIID for the Artemis Fund(s) you invest in can be found on our website. You can request a paper copy of these by calling us.

If you invest directly in an Artemis Fund(s) you have the right to request a copy of the annual report and accounts for the Artemis Fund(s) you invest in, and attend and vote at meetings for investors (in accordance with the Prospectus for the applicable Artemis fund(s)).

If you invest indirectly in an Artemis Fund(s) through an Artemis ISA, Artemis APS ISA or Artemis Junior ISA, you are entitled to receive a copy of the annual report and accounts for the Artemis Fund(s) you invest in and any other information issued to investors who have invested directly. The annual report and accounts can be found on the literature section of our website, or you can contact us if you would like to receive these documents and/or attend investor meetings and vote.

Statement of investments

Every six months, you will receive a statement showing details of all the Units/Shares that have been bought and sold over the previous six months, the total number of Units/Shares in your Account, and the value of those Units/Shares. The valuations shown on the statement will be as at 12 noon on 31 March and 30 September.

Client money

Cash may be held for you (or, in respect of an Artemis Junior ISA, the Child) in a client money account in the UK with an authorised bank in accordance with the FCA Rules on client money. The bank will hold the cash on our behalf in an account separate from any account used to hold money belonging to us in our own right. We will not be responsible for any acts or omissions of the bank. If the bank becomes insolvent, we will have a claim on behalf of our clients against the bank. If the bank cannot repay all of its creditors, any shortfall may have to be shared pro-rata between them.

No interest is paid on any balances in a client money account.

We will use the "delivery versus payment" (DvP) exemption as permitted by the FCA Rules, which provides for a one-day window during which money given to us is not treated as client money. We will use the DvP exemption when: (a) we receive cash in relation to Units/Shares to be purchased on your behalf from the trustee/depositary (of the Artemis Fund(s));

or (b) we receive the redemption proceeds of Units/Shares paid by the trustee/depositary (of the Artemis Fund(s)) to us in accordance with the FCA Rules. If we have not passed purchase money to the trustee/depositary or if we have not paid redemption proceeds to you at the end of the one-day window, we will place the money in a client money bank account until we can make the transfer. Money which is not held as client money will not be protected if we become insolvent.

We may cease to treat cash held for you (or the Child, as applicable) in a client money account as your cash (or the Child's, as applicable) if we have held it for you (or the Child) for a period of not less than six years and, having taken all reasonable steps, are unable to contact you. In such circumstances, that cash can be paid to charity or dormant asset scheme provider. We will pay all amounts due to you (or the Child) where you re-establish contact with us.

Cancellation

If you make an investment as a result of a personal recommendation from a Financial Adviser you are entitled to cancel it, should you change your mind. We will not charge a fee if you want to cancel.

If you have the right to cancel, we will send you a cancellation notice with your contract note confirming the investment. This will explain what you need to do to cancel. You will then have 14 days from the date you receive that notice in which to cancel.

If the value of Units/Shares has fallen since you made the investment, you may not get back the full amount you invested.

If you make a payment to an Artemis ISA, Artemis APS ISA or Artemis Junior ISA and you cancel in accordance with these provisions, that payment made will not be subject to UK income or capital gains tax, and will not be counted as a subscription to an Artemis ISA or Artemis Junior ISA, as applicable, for that Tax Year, or if an Artemis APS ISA, the APS Allowance. If you have opened an Artemis ISA, Artemis APS ISA or Artemis Junior ISA by transferring an existing ISA or JISA, as applicable, to us, and you decide to cancel that transfer you will have the following options:

- transfer the ISA, or JISA, as applicable, back to the previous manager if they will accept it;
- transfer the ISA, or JISA, as applicable, to another manager;
- invest the money in other Artemis Fund(s) which are available in the Artemis ISA, Artemis APS ISA or Artemis Junior ISA, as applicable; or
- close the ISA, or JISA, as applicable.

If you have the right to cancel and you do not exercise your right to cancel within the 14 day cancellation period, the investment will continue in accordance with the Terms and Conditions. If you have an Artemis ISA or Artemis Junior ISA, the payments made will be counted as subscriptions towards the Annual ISA Subscription Amount, or Annual JISA Subscription Amount, as applicable, for that Tax Year. If you have an Artemis APS ISA, the payments will be counted towards your APS Allowance.

Account closure

When we can end your agreement with us

We can end your agreement with us and close your Account by giving you at least 60 days' notice in writing, unless the legal and regulatory requirements we are subject to allow us, or require us, to give a shorter notice period.

There may be times when we need to end your agreement with us immediately by notice in writing. We will only do this where we believe there are serious grounds for doing so. For example:

- you have acted fraudulently or illegally;
- you have continually failed to provide us with information we have asked for in order to operate your Account;
- you have breached the Terms and Conditions in a serious way or have continually failed to comply with the Terms and Conditions; or
- if the balance of your Account falls below the minimum required amount, as specified in the Prospectus.

If we close your Account, we will sell the Units/Shares in your Account and send you the redemption proceeds (after taking off any charges, expenses and taxes that are due) unless, if you invest through an Artemis ISA, Artemis APS ISA or Artemis Junior ISA, you have been able to transfer to another ISA manager.

If the balance of your Account has been zero for more than 12 months we will consider your Account as closed. If you decide to make any investments after this point, we may require new identification and Account opening documents (including any required tax residency information) but you will be able to have the same Account number.

When you can end your agreement with us

If you invest directly in an Artemis Fund(s) you can close your Account by asking us to sell all of the Units/Shares in your Account.

If you have an Artemis ISA, Artemis APS ISA, or Artemis Junior ISA please see the relevant Additional Terms and Conditions for further details.

Re-registering your Units/Shares

You can ask us to transfer Units/Shares from the register we maintain to that of a sub-register maintained by an entity like a fund supermarket. If you want to re-register Units/Shares held in an Artemis ISA, Artemis APS ISA or Artemis Junior ISA, please see the section on ISA transfers in the relevant Additional Terms and Conditions.

Currently we do not impose any charge but we may do in the future.

Please note that if you re-register Units/Shares from an Artemis ISA, Artemis APS ISA or Artemis Junior ISA, to a direct holding with the other entity, they will no longer be held within the tax wrapper (i.e. the Artemis ISA, Artemis APS ISA or Artemis Junior ISA) and your investments will be subject to tax in accordance with your personal circumstances.

Changing these Terms and Conditions

There may be times when we need to make changes to these Terms and Conditions. For example, we may need to make amendments to reflect changes:

- in the technology or systems we use;
- to the rules or industry guidance that apply to us or your investments, for example a change to the ISA Regulations;
- to the services we provide, or the charges applicable to those services;
- to the investments we provide, or the charges applicable to those investments;
- required by any regulatory or tax authority; or
- we need to make in the event of circumstances outside of our reasonable control (e.g. natural disasters).

We may also change these Terms and Conditions to make them clearer or easier to understand or to include other updates that we believe are beneficial for you.

It may not always be possible or practicable to provide prior notice of changes we make. For example, changes we need to make as a result of:

- circumstances outside of our reasonable control;
- to reflect immediate changes to the rules or regulation we, or your investment(s), are subject to; or
- to comply with the requirements of a regulatory or tax authority.

Where prior notice is not possible, we will include details of the changes we have made in the next suitable communication we make. Where we believe any changes are not disadvantageous, we may make those changes with immediate effect. Otherwise we will provide you with prior notice in writing. The period for any prior notice will be in accordance with our regulatory requirements.

If you are unsure if the copy of the Terms and Conditions you have is up to date, you can call us or find a copy on our website.

If you have any questions in relation to any changes we make you can call us, or seek independent financial advice.

If you are not happy with a change we make you can end your agreement with us by asking us to sell all of your investment(s) (unless you have an Artemis Junior ISA where withdrawals are restricted – please see the relevant Additional Terms and Conditions for more detail). If you have an Artemis ISA, Artemis APS ISA or Artemis Junior ISA you can ask us to transfer it to another ISA manager. We will not charge an exit fee if you want to end your agreement.

Transferring our obligations to another entity

We may transfer all or part of our business, including the management of an Artemis Fund(s) and/or the management of the Artemis ISAs, Artemis APS ISAs and/or Artemis Junior ISAs to another firm provided we are satisfied that you will receive a similar level of service.

If we transfer all or part of our business, then we may also

transfer any client money we are holding for you (or the Child in respect of an Artemis Junior ISA). Client money transferred by us out of a client money account will continue to be treated under the FCA Rules on client money by the firm we transfer it to. We will perform all necessary checks and enquiries prior to any transfer to satisfy ourselves that the firm is able to act in accordance with FCA Rules on client money. We will also ensure that you can ask for any money we have transferred to be paid back to you.

In the event of a transfer we will provide you with at least 30 days' prior notice and set out the options you have.

Conflicts of interest

A conflict of interest is when our own interests disagree with or clash with your/the Child's (in respect of an Artemis Junior ISA) interests. These conflicts of interest usually arise from us providing investment services to other clients. If a conflict of interest arises, we will try to make sure that we provide our services in a way which does not put any client at a disadvantage. We have adopted policies and procedures to manage conflicts of interest. You can get more information on these policies and procedures from us.

Excluding our liability

In respect of the operation and management of your Account, we will be liable for any losses suffered as a result of our negligence, fraud, or something that we should or should not have done, or us not keeping to any of these Terms and Conditions. We will not be liable for any loss or damage you/the Child (in respect of an Artemis Junior ISA) suffers as a result of circumstances which are beyond our reasonable control for example national emergencies, natural disasters or extreme market conditions.

We do not guarantee the performance of any of the Artemis Funds or of your Account. We will not be liable for any opportunity missed for increasing the value of your Account, or for any reduction in the value of your Account.

We will not be liable for dealing requests, instructions or notices given to us as a result of another person's negligence, fraud, or dishonesty unless that person is an employee or agent of ours.

Financial Advisers

In the event that:

- we identify the Financial Adviser attached to your Account is no longer authorised by the FCA and we have not been notified of a change, and/or if they have failed to respond to our letters requesting updated details in a timely manner

or

- we are advised of a client's death

we can remove the Financial Adviser from your Account. This means they will no longer have access to information on your Account.

Identification checks

Under UK money laundering regulations we must check the identity and address of investors in Artemis Funds, of anyone making payments on behalf of investors. We must also check the identity and address of all investors who have a beneficial interest in the Units/Shares, and of anyone else associated with your Account.

Please refer to our Privacy Notice, which can be obtained from our website: www.artemisfunds.com/privacy, or from the Fund Service Centre, which contains further details of the searches we may do.

We can delay processing your instructions and dealing requests, and withhold any payments due, until we receive satisfactory evidence of identity and address. We will hold any cash in an account that does not pay interest. We can refuse any application to buy Units/Shares without giving a reason for doing so.

If you would like a full list of acceptable identification documents please contact our Fund Service Centre using the details in Section 7.

It is important that information we have in relation to you is up to date. If we have incorrect information this could cause delays in relation to your Account. For example, it may mean that we are not able to process your dealing requests. If any of the information you give us, or have given us, changes please do let us know by calling us or writing to us.

Data protection and keeping your information up to date

We need to collect your personal data (and in some cases data relating to individuals associated with your Account) in order to process your application to invest with us.

We have documented our role as data controller in our Privacy Notice which can be obtained from our website here: www.artemisfunds.com/privacy, or from the Fund Service Centre.

The Privacy Notice explains how we store your data, the reasons why we collect it, who we may share it with and your rights in relation to the data we hold about you. Please take the time to read the Privacy Notice which also explains how you may contact us if you have any queries relating to our holding of your personal data.

Compensation

Details of whether you may be entitled to compensation if we fail to meet our obligations to you are set out in the SID.

Communication

Our contact with you

We will only contact you in connection with managing your Account.

We may monitor and record phone calls.

The Terms and Conditions will be supplied in English and any contact we make with you will be in English.

Your contact with us

Please use the contact details in Section 7 when you want to contact us.

If you need to make a complaint, please refer to the SID as we have included further details on who to contact and how to make the complaint.

Instructions and notices you send to us

Once your Account has been opened, any notices and instructions (other than dealing requests) you give us must be in writing and be signed by you. However, we can decide to act on instructions given by you, or on your behalf, even if those instructions are not in writing. We will send confirmation of those instructions to the last address you gave us.

Administration

The day-to-day administration of the Artemis Funds is carried out by The Northern Trust Company, London Branch.

Governing law

The Terms and Conditions are based on our understanding of the FCA Rules, ISA Regulations and tax laws, as well as HMRC practice, as applicable, at the date of the Terms and Conditions (please see the back page for the date). They will be governed by English law.

SECTION 2

ADDITIONAL TERMS AND CONDITIONS RELATING TO THE ARTEMIS ISA, ARTEMIS APS ISA AND ARTEMIS JUNIOR ISA.

What types are available?

ISAs

There are four types of ISA:

- cash ISA
- stocks and shares ISA
- innovative finance ISA
- lifetime ISA

It is possible to subscribe to multiple ISAs of the same type in each tax year, except for Lifetime ISAs. All subscriptions must remain within the overall ISA subscription limit of £20,000.

Please note that Artemis only offers stocks and shares ISAs.

Payments made to an Artemis APS ISA will not count towards the Annual ISA Subscription Amount and are treated as previous Tax Year subscriptions. This means it is possible to have an Artemis ISA and Artemis APS ISA in the same Tax Year.

Who owns the Units/Shares?

The legal title to the Units/Shares will be registered in the name of the ISA Manager, Artemis Fund Managers Limited, but you will have beneficial ownership.

JISA

There are two types of JISA:

- cash JISA
- stocks and shares JISA

A Child can only hold one stocks and shares JISA and one cash JISA throughout their childhood.

Please note that Artemis only offers a stocks and shares JISA.

Who owns the Units/Shares?

The legal title to the Units/Shares will be registered in the name of the ISA Manager, Artemis Fund Managers Limited, but the Child will have beneficial ownership.

Documents evidencing ownership

Share certificates or other documents evidencing title to the Units/Shares will be held by us or as we direct.

Units/Shares, ownership documents or any other property relating to an Artemis ISA, Artemis APS ISA or Artemis Junior ISA cannot be lent or transferred to another person.

Records and returns to HMRC

We will keep all records required by the ISA Regulations and the FCA Rules.

We will make returns to HMRC and will give you all the tax information the ISA Regulations say we must.

Can you use the Units/Shares as security for a loan?

No. Units/Shares cannot be used as security for a loan.

What happens if you make withdrawals?

Where withdrawals are made from an Artemis ISA or Artemis APS ISA (or, where permitted, from an Artemis Junior ISA), the amount withdrawn will no longer benefit from the tax treatment an ISA or JISA, as applicable, receives.

Amounts withdrawn from an Artemis ISA or Artemis Junior ISA cannot then be replaced in the same Tax Year without counting towards the Annual ISA Subscription Amount or Annual JISA Subscription Amount, as applicable, for that Tax Year.

Amounts withdrawn from the Artemis APS ISA cannot be replaced in the Artemis APS ISA without counting towards the APS Allowance.

Please see the relevant Additional Terms and Conditions for details of when withdrawals can be made.

What happens if the Artemis ISA, Artemis APS ISA or Artemis Junior ISA is no longer exempt from tax?

We will tell you if by reason of any failure to satisfy the ISA Regulations the Artemis ISA, Artemis APS ISA or Artemis Junior ISA, as applicable, has or will no longer be exempt from tax (void).

Can you transfer to another ISA Manager?

Yes, please see "How to transfer" in the relevant Additional Terms and Conditions.

Can we transfer to another ISA Manager?

Yes, please see "Transferring our obligations to another entity" in Section 1.

Can we appoint third parties?

We may appoint any person (whether or not connected with us) to give advice on or to carry out any of our functions or responsibilities, and may provide them with information about you (or the Child) and your Account.

Before we appoint another person to carry out any of our functions or responsibilities, we will make sure that they are competent to carry out those functions and responsibilities.

What about tax?

Any proceeds are, as at the date of this document, free from personal income tax and capital gains tax.

It is important to remember that the tax treatment, which is applicable as at the date of this document, of an ISA or a JISA may change in the future, and will depend on your (or, in the case of the Artemis Junior ISA, the Child's) individual circumstances.

SECTION 3

ADDITIONAL TERMS AND CONDITIONS RELATING TO THE ARTEMIS ISA

We will manage your Artemis ISA in accordance with:

- your instructions;
- the FCA Rules;
- the ISA Regulations; and
- the ISA Agreement.

If any term or condition of the ISA Agreement conflicts with the ISA Regulations, the ISA Regulations will apply.

How to open an Artemis ISA

To open an Artemis ISA:

- complete an Artemis ISA Application Form and send us a cheque or, if you are transferring an existing ISA to us to open your Artemis ISA, complete a Transfer Form and send it to us (please note we cannot accept shares/units from funds which are not Artemis Funds). You can find a copy of the Artemis ISA Application Form and Transfer Form on our website, or call us and we will post one to you.

How to buy, sell, switch or convert Units/Shares

Once the Artemis ISA is open, to buy, sell, switch or convert your Units/Shares:

- call us;
- complete a withdrawal form (for any redemptions) or a Changes to your existing investment form (for any purchases, switches or conversions), and post or fax it to us; or
- speak to your Financial Adviser and send us a written confirmation of your dealing request (for any purchases, switches or conversions) or a withdrawal form (for any redemptions).

When you make any investment, you will need to pay by debit card (if making the investment over the phone), or send us a cheque with the relevant completed form.

You may also want to top-up your Artemis ISA by transferring an existing ISA you have to your Artemis ISA. Please complete the ISA Application Form and ISA Transfer section.

If you sell your Units/Shares you will need to complete a withdrawal form and give this to us unless we notify you otherwise. If you sell your Units/Shares over the phone or send your withdrawal form to us by fax, we will place the trade, but you will need to send us the original signed form by post before we can start the settlement process.

The amounts you can invest

Please remember to check the minimum and maximum investment amounts that apply to the Artemis Funds, which are set out in the SID (in summary) and Prospectus (in full).

In addition, you need to remember that HMRC sets a maximum amount that can be invested into the permitted combination of ISAs each Tax Year (the Annual ISA Subscription Amount). This means that, if you make payments to another type of ISA in the same Tax Year as making payments to your Artemis ISA, the Annual ISA Subscription Amount will apply to all payments you make. Details of the Annual ISA Subscription Amount for the current Tax Year can be found in the SID.

If you make regular monthly payments, we will review these so the amounts you pay into your Artemis ISA do not exceed the Annual ISA Subscription Amount and we will reduce these payments if necessary. Please note in some cases this may result in some payments being stopped to prevent you going over the Annual ISA Subscription Amount. You will not need to write to us to reinstate the monthly payments as these will automatically start in the next Tax Year, unless you request otherwise.

When you sell Units/Shares

You can sell all or some of the Units/Shares in your Artemis ISA using the methods set out above.

When you make a withdrawal, we will sell enough Units/Shares to raise the amount you want to withdraw and send the proceeds to you in accordance with the times set out in Section 1.

How to transfer to another ISA manager

You can transfer part or all of your Artemis ISA to another ISA manager.

If you would like to transfer subscriptions you have made in the current Tax Year, these must be transferred in full, however it is possible to transfer part or all of your subscriptions relating to previous Tax Years.

To make a transfer, you will need to contact your chosen ISA manager and complete the transfer forms that they give you. The new ISA manager will then confirm to us whether they will accept the transfer.

We will transfer your Artemis ISA within the time you request where possible but this will be subject to the timelines set out below which we need operationally to process the transfer.

If you are transferring your investments in cash, and if we receive the instruction before 12 noon on a Working Day, we will sell the Units/Shares at 12 noon on that day and pay the proceeds to the other ISA manager on the fourth Working Day. If we receive the instruction after 12 noon we will sell the Units/Shares at 12 noon on the next Working Day and pay the proceeds to the other ISA manager on the fourth Working Day.

Alternatively, if you are not transferring your holdings in cash but are instead transferring the Units/Shares you own, we

will transfer those Units/Shares to the new ISA manager. We may need up to 30 days to do this.

Currently we do not impose any charge for the transfer of an Artemis ISA, but in the future we may do.

Please note, if you wish to transfer your Artemis ISA you should not instruct us to make a withdrawal from your Account as any withdrawals will lose the tax benefits of being held in an ISA. Instead, you should follow the transfer process noted above. You will need to check the new ISA manager's terms and conditions to see what your rights are if you want to cancel a transfer to them.

How to close your Artemis ISA

You can close your Artemis ISA at any time by giving us notice in writing. We will:

- sell all of your Units/Shares - if we receive your instruction to sell before 12 noon on a Working Day, we will sell all of your Units/Shares the same Working Day. If we receive your instruction after 12 noon, we will sell all of your Units/Shares the next Working Day. We will pay the closure proceeds (after taking off any charges and expenses that are due) to you or if you have died, your estate, on the fourth Working Day and send a closing statement; or
- transfer all of your Units/Shares – if agreed with you, and where possible, we will arrange to transfer all of the Units/Shares held in the Artemis ISA to an account that is not an ISA (this may take us up to 30 days to complete).

The Artemis ISA will be treated as being closed on the date we pay the closure proceeds to you or your estate, or transfer the Units/Shares to another account, as applicable.

Please see Section 1 for details on when we can close the Artemis ISA.

Please note that if your Artemis ISA is closed, the amounts that were held in your Artemis ISA will no longer benefit from the tax advantages of an ISA. If you reinvest these proceeds into another ISA in the same Tax Year they will still count towards the Annual ISA Subscription Amount for that Tax Year. If you made payments in the Tax Year that you closed your Artemis ISA, you will not be able to open another stocks and shares ISA in that Tax Year.

The treatment of the Artemis ISA on death

Death of an investor on or before 5 April 2018

Interest, dividends or gains in respect of investments in an Artemis ISA that arise after the death of an investor are not exempt from tax. Interest accrued up to and including date of death will be treated as arising in the Artemis ISA and will therefore not be liable to income tax. Interest accrued from the date of death, which is not exempt from income tax (i.e. if paid or credited before 6 April 2018) will be paid with tax deducted at the basic rate.

Death of an investor on or after 6 April 2018

On death, the Artemis ISA will be classed as a "continuing account" and will continue to benefit from the tax advantages of an ISA until the earlier of:

- the completion of the administration of your estate;
- the closure of the Artemis ISA; or
- the third anniversary of your death.

It is not possible for any further payments to be made into the Artemis ISA when it is a continuing account. However, any interest, dividends or gains in respect of the investments will be exempt from tax. If, after three years, the Artemis ISA has not been closed then it will cease to be a continuing account of a deceased investor and any subsequent income or gains will become taxable.

We will not sell the Units/Shares until we have received sufficient information to prove that the person claiming the Units/Shares is legally entitled to them. The Units/Shares will be affected by changes in price in the relevant Artemis Fund(s) until they are sold.

SECTION 4

ADDITIONAL TERMS AND CONDITIONS RELATING TO THE ARTEMIS JUNIOR ISA

We will manage the Artemis Junior ISA in accordance with:

- your instructions;
- the FCA Rules;
- the ISA Regulations; and
- the JISA Agreement.

If any term or condition of the JISA Agreement conflicts with the ISA Regulations, the ISA Regulations will apply.

How to open an Artemis Junior ISA

To open an Artemis Junior ISA:

- complete an Artemis Junior ISA Application Form and send us a cheque or, if you are transferring an existing JISA to us to open the Artemis Junior ISA, a Transfer Form and send it to us (please note we cannot accept shares/units from funds which are not Artemis Funds). You can find a copy of the Artemis Junior ISA Application Form and Transfer Form on our website or call us and we will post one to you.

An Artemis Junior ISA can only be opened by a Registered Contact.

The Registered Contact

There can only be one Registered Contact at any one time.

The Registered Contact can be changed provided, unless certain conditions exist, we receive written consent from the current Registered Contact. Please contact us for further details.

The Registered Contact must write to us to tell us about any change in personal details.

We can only take instructions in respect of the Artemis Junior ISA from the Registered Contact.

How to buy, switch or convert Units/Shares

Once the Artemis Junior ISA is open, Units/Shares can be bought, switched or converted by:

- calling us;
- completing a Changes to your existing investment form (for any purchases, switches or conversions), and sending it to us by post or fax; or
- speaking to a Financial Adviser and sending us a written confirmation of the dealing request for any purchases, switches or conversions.

When an investment is made, we will need to receive payment by debit card (if making the investment over the phone), or a cheque with the relevant completed form.

Anyone can subscribe to make payments into a JISA, but the registered contact will have to confirm that they agree to the Terms and Conditions and have read the KIID before any

payment will be accepted by us. Payments to an Artemis Junior ISA are gifts to the Child and cannot be repaid at a later date if the person making the payment later changes their mind.

The Artemis Junior ISA may also be topped-up by transferring in an existing cash JISA. Please complete the JISA Application Form and JISA Transfer section if you would like to do this.

Please note that it is only possible to sell Units/Shares in the Artemis Junior ISA in limited circumstances (please see "When withdrawals can be made" below).

The amounts that can be invested

The minimum and maximum investment amounts that apply to the Artemis Funds are set out in the SID (in summary) and Prospectus (in full).

In addition, you need to remember that HMRC sets a maximum amount that can be invested into the permitted combination of JISAs each Tax Year (the Annual JISA Subscription Amount). This means that, if payments are made to a cash JISA in the same Tax Year as payments made to the Artemis Junior ISA, the Annual JISA Subscription Amount will apply to all payments. Details of the Annual JISA Subscription Amount for the current Tax Year can be found in the SID.

If regular monthly payments are made, we will review these so the amounts paid into the Artemis Junior ISA do not exceed the Annual JISA Subscription Amount and we will reduce these payments if necessary. Please note in some cases this may result in some payments being stopped to prevent this limit being breached. It will not be necessary to contact us for these regular monthly payments to be reinstated as these will automatically start in the next Tax Year, unless we are told otherwise.

Receiving an income

It is not possible to have income payments paid out of a JISA.

This means that, where available, if you select a distribution class in the Application Form income payments will not be paid out but will instead be reinvested/accumulated.

When withdrawals can be made

Withdrawals from the Artemis Junior ISA are only possible in the following circumstances:

- when the Artemis Junior ISA is closed, in accordance with the provisions on closure below;
- in the event that a terminal illness claim has been agreed, and we have received confirmation of this from HMRC; or
- to cover charges and other specific expenses incurred in respect of the management and operation of the Artemis Junior ISA.

How to transfer to another JISA manager

You can transfer part or all of the Artemis Junior ISA to another JISA manager.

If you would like to transfer subscriptions that have been

made in the current Tax Year, these must be transferred in full, however it is possible to transfer part or all of the subscriptions relating to previous Tax Years.

Please remember, a Child can only have one type of each JISA. This means if you transfer to another stocks and shares JISA, you will need to transfer the whole of the Artemis Junior ISA.

To make a transfer, you will need to contact your chosen JISA manager and complete the transfer forms that they give you. The new JISA manager will then confirm to us whether that they will accept the transfer.

We will transfer the Artemis Junior ISA within the time you request where possible but this will be subject to the timelines set out below which we need operationally to process the transfer.

If you are transferring the holdings in cash, and we receive the instruction before 12 noon on a Working Day, we will sell the Units/Shares at 12 noon on that day and pay the proceeds to the other JISA manager on the fourth Working Day. If we receive the instruction after 12 noon we will sell the Units/Shares at 12 noon on the next Working Day and pay the proceeds to the other JISA manager on the fourth Working Day.

Alternatively, if you are not transferring the holdings in cash but are instead transferring the Units/Shares in your Account, we will transfer those Units/Shares to the new JISA manager. We may need up to 30 days to do this.

Currently we do not impose any charge for the transfer of an Artemis Junior ISA, but in the future we may do.

You will need to check the new manager's terms and conditions to see what your rights are if you want to cancel a transfer to them.

How the Artemis Junior ISA can be closed

The Artemis Junior ISA can only be closed in the following circumstances:

- when the Child reaches their 18th birthday;
- as a result of a direct request from HMRC (where the Artemis Junior ISA is void);
- on the death of the Child; or
- if we need to close it in accordance with our rights on closure as set out in Section 1.

When the Child turns 18

On the Child's 18th birthday the Artemis Junior ISA will cease to be a JISA, however the Units/Shares held in the Artemis Junior ISA will benefit from the tax treatment afforded to an ISA. The Artemis Junior ISA will become subject to the Additional Terms and Conditions of the Artemis ISA rather than those of an Artemis Junior ISA. When the Child turns 18, we will write to them confirming they can take over the management of their investments if they are not already the Registered Contact.

Only the Child can make withdrawals from their investments when they turn 18. If the Child wishes to make withdrawals

they must complete an ISA declaration, if we have not already received this, and a withdrawal form.

If the Child wishes to make further subscriptions, this can only be done if the Child completes an Artemis ISA Application Form. If required, this can be completed prior to the Child's 18th birthday so that it does not delay any redemption/purchase of Units/Shares.

Under the Money Laundering Regulations we must check the identity and address of investors in our Artemis Funds and of anyone making payments on behalf of investors. This means that we will check the identity of the Child when they turn 18 years of age.

In the Tax Year in which the Child turns 18 they can subscribe up to the full Annual JISA Subscription Amount. In addition, from their 18th birthday they can subscribe up to the full Annual ISA Subscription Amount for that Tax Year into an Artemis ISA or share this amount between a permitted combination of ISAs in accordance with the ISA Regulations.

If the Child dies

Any subscriptions made after the date of death will not be valid subscriptions to the Artemis Junior ISA. Interest, dividends or gains which arise after the date of death will not be exempt from tax.

Please contact us. We will require sight of the original death certificate or the coroner's interim document before the Artemis Junior ISA can be closed. When we are satisfied that the Artemis Junior ISA can be closed, the Child's personal representatives will have the choice of having the Units/ Shares sold and the proceeds paid to them (or a beneficiary) or having the Units/Shares transferred to them (or a beneficiary).

SECTION 5

ADDITIONAL TERMS AND CONDITIONS RELATING TO THE ARTEMIS APS ISA

We will manage your Artemis APS ISA in accordance with:

- your instructions;
- the FCA Rules;
- the ISA Regulations; and
- the ISA Agreement.

If any term or condition of the ISA Agreement conflicts with the ISA Regulations, the ISA Regulations will apply.

What is an Additional Permitted Subscription (APS) Allowance?

If you were married or in a civil partnership and your Spouse or Civil Partner died on or after 3 December 2014, you are entitled to an extra ISA allowance equal to the value of the ISA(s) held by your Spouse or Civil Partner, even if you didn't inherit the cash or assets in those ISA(s). This allowance is called the Additional Permitted Subscription (APS) Allowance.

Payments towards your APS Allowance are treated as subscriptions to a previous Tax Year ISA which means that you can pay into the Artemis APS ISA and another stocks and shares ISA in the same Tax Year. Payments towards your APS Allowance will not be counted as part of your Annual ISA Subscription Amount.

If your Spouse or Civil Partner died before 6 April 2018, the APS Allowance is the value of their ISA(s) at the date of their death.

If they died on or after 6 April 2018 their ISA(s) will be treated as a "continuing account", meaning the ISA(s) will continue to benefit from the same tax advantages as it did when the investor was alive, and the APS Allowance will be calculated to be the higher of the value as at the date of their death or the value at the point where the ISA ceased to be a continuing account. However, if you decide to use the APS Allowance worked out at the date of death, you will not then be able to use the value worked out at the date the ISA ceased to be a continuing account even if this is a higher amount.

How to open your Artemis APS ISA and use your APS Allowance

To open an Artemis APS ISA and use your APS Allowance:

- if it relates to ISA(s) your Spouse or Civil Partner had with us:
 - you can retain the APS Allowance with us. If you do this you will need to complete an Artemis APS ISA Application Form; or
 - you can transfer the APS Allowance from us to another ISA manager who will accept it. To do this you will need to approach the new ISA manager and complete the form(s) they require. They will then send

us your completed form(s). Initially we will transfer APS Allowance information only. Any holdings will not be transferred from the deceased's ISA until all appropriate paperwork has been received by us; or

- if it relates to ISA(s) your Spouse or Civil Partner had with another ISA manager, you can transfer the APS Allowance from that ISA manager to us. To do this you will need to complete an APS transfer authority form.

It is only possible to transfer an APS Allowance once, and provided no payments towards that allowance have already been made. Please note that once an APS Allowance has been transferred it is not possible to then make further payments with the ISA manager you transferred from and all payments will need to be made with the ISA manager you transferred your APS Allowance to.

How to buy, sell, switch or convert Units/Shares

Once your Artemis APS ISA is open, to buy, sell, switch or convert your Units/Shares:

- complete an Artemis APS ISA Application Form (for purchases), and post it to us;
- complete a withdrawal form (for any redemptions) or a Changes to your existing investment form (for any switches or conversions), and post or fax it to us;
- call us (for redemptions or switches only); or
- speak to your Financial Adviser and send us a written confirmation of your dealing request (for purchases, switches or conversions) or a withdrawal form (for any redemptions).

When you make any investment, you will need to pay by cheque. Debit card payments are not possible.

If you sell your Units/Shares you will need to complete a withdrawal form and give this to us unless we notify you otherwise. If you sell your Units/Shares over the phone or send your withdrawal form to us by fax, we will place the redemption trade, but you will need to send us the original signed form by post before we can start the settlement process.

When you can make payments

Payments must be made within certain time limits.

If you are making payments by cash, you will need to make these within three years from the date of your Spouse's or Civil Partner's death, or, if later, within 180 days after the administration of their estate is complete.

If your Spouse or Civil Partner held Units/Shares in an Artemis Fund(s) and you inherited these, you can also ask us to transfer these into your Artemis APS ISA. These must be transferred to us within 180 days of the date you become beneficially entitled to them.

The amounts you can invest

Please remember to check the minimum and maximum investment amounts that apply to the Artemis Funds which are set out in the SID (in summary) and Prospectus (in full).

In addition, you need to remember that you can only make payments up to the value of your APS Allowance.

When you sell Units/Shares

You can sell all or some of the Units/Shares in your Artemis APS ISA using the methods set out above.

When you make a withdrawal, we will sell enough Units/Shares to raise the amount you want to withdraw and send the proceeds to you in accordance with the times set out in Section 1.

How to transfer to another ISA manager

You can transfer part or all of your Artemis APS ISA to another ISA manager.

Please note that any unused APS Allowance you have will need to be made with us as it is not possible to transfer this amount to the new ISA manager.

Transfers from an Artemis APS ISA will be treated as transfers of subscriptions made in a previous Tax Year.

To make a transfer, you will need to contact your chosen ISA manager and complete the transfer forms that they give you. The new ISA manager will then confirm to us whether they will accept the transfer.

We will transfer the Artemis APS ISA within the time you request where possible but this will be subject to the timelines set out below which we need operationally to process the transfer.

If you are transferring your investments in cash, and if we receive the instruction before 12 noon on a Working Day we will sell the Units/Shares at 12 noon on that day and pay the proceeds to the other ISA manager on the fourth Working Day. If we receive the instruction after 12 noon we will sell the Units/Shares at 12 noon on the next Working Day and pay the proceeds to the other ISA manager on the fourth Working Day.

Alternatively, if you are not transferring your holdings in cash but are instead transferring the Units/Shares you own, we will transfer those Units/Shares to the new ISA manager. We may need up to 30 days to do this.

Currently we do not impose any charge for the transfer of an Artemis APS ISA, but in the future we may do.

Please note, if you wish to transfer your Artemis APS ISA you should not instruct us to make a withdrawal from your Account as any withdrawals will lose the tax benefits of being held in an ISA. Instead you should follow the transfer process noted above. You will need to check the new ISA manager's terms and conditions to see what your rights are if you want to cancel a transfer to them.

How to close your Artemis APS ISA

You can close your Artemis APS ISA at any time by giving us notice in writing. We will:

- sell all of your Units/Shares - if we receive your instruction to sell before 12 noon on a Working Day, we will sell all of your Units/Shares the same Working Day. If we receive your instruction after 12 noon, we will sell all of your Units/Shares the next Working Day. We will pay

the closure proceeds (after taking off any charges and expenses that are due) to you or if you have died, your estate, on the fourth Working Day and send a closing statement; or

- transfer all of your Units/Shares – if agreed with you, where possible, we will arrange to transfer all of the Units/Shares held in the Artemis APS ISA to an account that is not an ISA.

The Artemis APS ISA will be treated as being closed on the date we pay the closure proceeds to you or your estate, or transfer the Units/Shares to another account, as applicable.

Please see Section 1 for details on when we can close the Artemis APS ISA.

Please note that if your Artemis APS ISA is closed, the amounts that were held in your Artemis APS ISA will no longer benefit from the tax advantages of an ISA.

The treatment of the Artemis APS ISA on death

Death of an investor on or before 5 April 2018

Interest, dividends or gains in respect of investments in an Artemis APS ISA that arise after death of an investor are not exempt from tax. Interest accrued up to and including date of death will be treated as arising in the Artemis ISA and will therefore not be liable to income tax. Interest accrued from the date of death, which is not exempt from income tax (i.e. if paid or credited before 6 April 2018) will be paid with tax deducted at the basic rate.

Death of an investor on or after 6 April 2018

On death, the Artemis APS ISA will be classed as a “continuing account” and will continue to benefit from the tax advantages of an ISA until the earlier of:

- the completion of the administration of your estate;
- the closure of the Artemis APS ISA; or
- the third anniversary of your death.

It is not possible for any further payments to be made into the Artemis APS ISA when it is a continuing account. However, any interest, dividends or gains in respect of the investments will be exempt from tax. If, after three years, the Artemis APS ISA has not been closed then it will cease to be a continuing account of a deceased investor and any subsequent income or gains will become taxable.

We will not sell the Units/Shares until we have received sufficient information to prove that the person claiming the Units/Shares is legally entitled to them. The Units/Shares will be affected by changes in price in the relevant Artemis Fund(s) until they are sold.

SECTION 6

GLOSSARY OF DEFINED TERMS

Account

The Account holding your investments in an Artemis Fund(s), whether directly, or indirectly through an Artemis ISA, Artemis APS ISA, or the Child’s investments in an Artemis Fund(s) held through an Artemis Junior ISA, as applicable.

Additional Permitted Subscription (APS) Allowance

The additional amount you are able to subscribe to an ISA following the death of your Spouse or Civil Partner. This is up to the value of the investments in the deceased investor’s ISA at their date of death or, if investor died after 6 April 2018, it is either the higher of the value at the date of death or the value when your Account is closed, provided you have not already chosen to use the APS Allowance based on the value as at the date of death.

Payments using your APS Allowance are known as “additional permitted subscriptions”. These will not count towards your Annual ISA Subscription Amount and are treated as subscriptions to a previous Tax Year ISA. Where the deceased investor held ISA’s with a number of different ISA managers, you will have an APS Allowance for each of those ISAs.

Additional Terms and Conditions

The additional terms and conditions set out in Sections 2 to 5 which apply to the Artemis ISA, Artemis APS ISA and Artemis Junior ISA, as applicable.

Annual ISA Subscription Amount

The maximum amount you can invest in the permitted combination of ISAs in each Tax Year, as set by HMRC.

Annual JISA Subscription Amount

The maximum amount that can be invested in the permitted combination of JISAs in each Tax Year, as set by HMRC.

Application Form

The Artemis application form you complete before you can make investments. For Direct Investments this will be the Artemis Unit Trust/OEIC Application Form. For indirect investments through an Artemis ISA this will be the Artemis ISA Application Form, the Artemis APS ISA Application Form, or the Artemis Junior ISA Application Form (or in the case of an ISA transfer, the Artemis Stocks and Shares ISA Transfer Application Form, or in the case of a JISA transfer, the Artemis Stocks and Shares Junior ISA Transfer Form), as applicable.

Artemis (including “we”, “us” and “our”)

Artemis Fund Managers Limited the authorised manager of the Artemis Funds. Our principal place of business is Cassini House, 57 St James’s Street, London SW1A 1LD. Artemis Fund Managers Limited is authorised and regulated by the Financial Conduct Authority and is listed on the Financial Services Register with registration number 122448.

Artemis Fund Managers Limited is also registered as the ISA manager with HMRC in respect of the Artemis ISA, Artemis APS ISA, and Artemis Junior ISA.

Artemis Fund(s)

Our range of UK UCITS unit trusts and Artemis Investment Funds ICVC, our UK open ended investment company, which is also a UK UCITS.

Artemis APS ISA

A stocks and shares ISA where Artemis is the ISA manager and which is opened for the purposes of using the APS Allowance.

Artemis ISA

A stocks and shares ISA where Artemis is the ISA manager.

Artemis Junior ISA

A stocks and shares JISA where Artemis is the ISA manager.

Child

In the case of an Artemis Junior ISA, the person named on the Artemis Junior ISA Application Form as the Child and as the beneficial owner of the Units/Shares in the Artemis Fund(s). They are classed as a retail client. This means that they receive the greatest level of protection under the FCA Rules.

Direct Investment (or references to investing directly)

An investment made directly into an Artemis Fund, outside of the Artemis ISA, Artemis APS ISA or Artemis Junior ISA.

Financial Adviser

Any person authorised by the FCA who has entered into a terms of business agreement with Artemis.

FCA

The Financial Conduct Authority, or its successor.

FCA Rules

The FCA's Handbook of Rules and Guidance, as amended from time to time.

HMRC

HM Revenue & Customs.

KIID

Key investor information document.

ISA

An Individual Savings Account managed in accordance with the ISA Regulations.

ISA Agreement

The Terms and Conditions and the relevant Application Form.

ISA Regulations

The Individual Savings Account Regulations 1998, as amended from time to time.

JISA

A Junior Individual Savings Account managed in accordance with the ISA Regulations.

JISA Agreement

The Terms and Conditions and the relevant Application Form.

Prospectus

The prospectus of the applicable Artemis Fund.

Registered Contact

Applicable only to the Artemis Junior ISA. The Registered Contact can be the Child, if they are over 16 and want to open the Artemis Junior ISA themselves, or a person who is over 16 and has parental responsibility for the Child. Where an Artemis Junior ISA is opened by someone with parental responsibility we may request proof of that status.

Spouse or Civil Partner

Applicable only to the Artemis APS ISA. The deceased spouse or civil partner who you were living with at the date of their death. That is, not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down.

SID

The supplementary information document which includes additional useful information about your Account. A copy can be found on our website.

Tax Year

A tax year beginning on 6 April in any year and ending on 5 April in the following year.

Terms and Conditions

These Terms and Conditions, including the Additional Terms and Conditions (as amended from time to time).

Units/Shares

Units/shares, as applicable, in an Artemis Fund.

Working Day

Monday to Friday except for (unless Artemis otherwise decides) a bank or public holiday in England and Wales. Artemis may exercise its discretion to designate certain days as non-dealing days, in order to protect your interests in respect of markets being closed, for example for public holidays in certain jurisdictions, as set out further in the Artemis Fund Prospectus.

You

The person named as the applicant in the Application Form (which will be the Registered Contact in the case of the Artemis Junior ISA). You are classed as a retail client. This means that you receive the greatest level of protection under the FCA Rules.

SECTION 7

OUR CONTACT DETAILS

Telephone

0800 092 2051/+44 1133 604500

Post

All post relating to your Account with Artemis should be sent to us at:

Artemis Fund Managers Limited
Sunderland
SR43 4BH

Please do not send post relating to your Account to our London or Edinburgh addresses as this will delay the processing of your request.

For details of where to address any complaints, please see the SID.

Fax

0207 643 3708

Website www.artemisfunds.com

Email

artemisenquiries@ntrs.com

Artemis Fund Managers Limited

Cassini House, 57 St James's Street, London SW1A 1LD
6th floor, Exchange Plaza, 50 Lothian Road, Edinburgh EH3 9BY

Contact us 0800 092 2051 or from outside the UK +44 1133 604500 (as per the website)

Facsimile 0207 643 3708

Website www.artemisfunds.com

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