

Can you join?

- ☒ You're over 18 years old
- ☒ You're a UK resident
- ☒ You have your National Insurance Number to hand

If you're already a Santander customer

After joining, you'll be able to see the Investment Hub within Online Banking. For security reasons, we need to ask for your basic details on the following screens so we can safely connect your accounts.

Are you a UK resident for tax purposes and have a UK address?

Yes

No

Are you a US Citizen?

Yes

No

Sorry, US Citizens cannot register for the Investment Hub

Next: Your details



Sorry

You have not met the eligibility requirements for
Global Investment Centre Account.

To qualify, you must be:

- Aged 18 or over
- A UK resident with a permanent UK residential address
- Have an HSBC current and/or savings account
- To not be classified as a 'US Person', as defined in the Global Investment Centre terms & conditions

If you want to discuss your eligibility, please call us on 03456 076 180. Lines are open 08:00 to 18:00 Monday to Friday, excluding public holidays.

[Go back to accounts](#)

From: <https://invest.wealthify.com/documents/legal?legalType=4>

1.2 About you

Eligibility. We provide the Services only to residents of the United Kingdom (or the “UK”, being residents of England, Scotland, Wales and Northern Ireland but not including the Isle of Man) and of the Channel Islands (which for the purpose of these Terms means Jersey and/or Guernsey only), who are over the age of 18, although we may agree on a case by case basis to provide the Services to UK or Channel Islands residents who subsequently leave the UK or the Channel Islands. You must provide prior written notice to us (via your Rep) if you will no longer be a UK or Channel Islands resident as there may be certain restrictions placed on your account. Services are not provided to US Persons. Additional criteria are set out elsewhere in these Terms, including at **Appendices B, C and D**, and may also be determined at the point of application via your Rep’s Website.



Rebecca Lammers <rebecca_lammers@democratsabroad.org>

Fwd: US Person: required action

To: Rebecca Lammers <rebecca_lammers@democratsabroad.org>

Wed, Jun 22, 2022 at 1:37 PM

----- Forwarded message -----

From: **Lydia App** <support@brz1.lydia-app.com>

Date: Sun, Jun 19, 2022 at 3:02 PM

Subject: US Person: required action

To: [REDACTED]



The analysis of the documents you provided in order to validate your Lydia account leads us to ask if you are a US taxpayer ("US person") according to the FATCA regulation. Is this the case?

As a reminder, "US persons" are persons:

- who have American nationality
- who are tax residents of the United States
- that hold a permanent residence card (green card)
- that have their main residence or business address in the United States
- whose main mailing address is in the United States

You are a US person

Unfortunately, current legislation and our regulator prevent Lydia from providing its services to users who are "US persons" for the time being. In order to settle your Lydia account, could you please **send us an email stating that you authorize us to settle your Lydia account, with your bank account identification details (Relevé d'Identité Bancaire) and an ID attached to this email**

You're not a US person

If you're not a US taxpayer ("US person"), **can you please fill in and send back the tax residence certificate to us**, which is [available there?](#)

If no response is received by next week, your Lydia account will be blocked.

Are you having an issue with your application?
You can find the answer in our [help centre](#).

Lydia is built by Lydia Solutions, in the heart of Paris.

From the app, you can choose precisely what type of communications you wish to receive or unsubscribe by clicking [here](#).

LYDIA SOLUTIONS. SAS with a capital of 1 785 216,00 € - RCS Paris 534 479 589. VAT FR 67 534 479 589. [14 avenue de l'Opéra, 75001 Paris](#). Agent providing payment services for SFPMEI (CIB 17448), BUDGET INSIGHT (CIB 16948), TREEZOR SAS (CIB 16798) and TINK (FI id 44059), registered with the Autorité de contrôle prudentiel et de résolution under the identifier REGAFI 62677. Intermediary in participative financing (IFP) for donation operations and intermediary in banking and payment services (ORIAS 18 007 465).



DAUK Taxation Committee <taxcom@democratsabroad.org.uk>

Fwd: Important: Lightyear Beta for US tax residents ending

[REDACTED]
To: taxcom@democratsabroad.org.uk

Fri, Sep 16, 2022 at 7:12 AM

----- Forwarded message -----

From: **The Lightyear Team** <support@golightyear.com>

Date: Thu, 15 Sept 2022, 16:10

Subject: Important: Lightyear Beta for US tax residents ending
[REDACTED]

Hi [REDACTED]

We're reaching out with some unfortunate news. After months of running beta investment accounts for US tax residents living in the UK, we're temporarily closing this product.

Why?

The main reason for this is, as we shift to our European investment licence, there are some additional reporting requirements to the US that we can't fulfil today. We're truly sorry for any inconvenience caused.

What happens now?

We are terminating our agreement and closing your account. You'll have a 30 day grace period from this notice to close any positions you have and/or withdraw your funds. To summarise the important dates:

- **14th of October, 2022:** Any remaining positions you have on this day will be closed on your behalf, and all remaining funds sent out to your saved recipient details
- **15th of October, 2022:** Your Lightyear account will automatically close

We appreciate that this is an inconvenience. As a sign of good faith for that inconvenience, and, to cover reasonable fees incurred with manually closing and reopening the same positions with another provider, we're offering a one off payment.

The amount will be 2% of your total portfolio worth(including both securities and cash balances), as of 10am on the 15.09.2022, or, 50 GBP, whichever is higher. This amount will automatically be paid to your Lightyear balance by the end of day, 16.09.2022.

Will you support US tax residents based in the UK in future?

Yes, although we don't have an accurate time frame to share. We aim to make investing accessible and uncomplicated for all, and those with tax obligations in the US are particularly affected by needless complexity that we are committed to help solve.

If you have any questions please don't hesitate to reach out to our support team by simply responding to this email or finding our contact details within our [Help centre](#).

Kind regards,
The Lightyear team



Copyright © 2022 Lightyear Financial Ltd

Your privacy is important to us. You can read our Privacy Policy [here](#).

Lightyear Financial Ltd (FRN 955739) is an appointed representative of RiskSave Technologies Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN 775330). Lightyear is registered in England and Wales (No. 12925823), at [42-46 Princelet street, London, E1 5LP](#).

Lightyear Europe AS (Lightyear Europe) is authorised and regulated as an investment firm by the Estonian Financial Supervision Authority (Finantsinspektsioon) under activity license number 4.1-1/31. Lightyear Europe is a company registered in Estonia with company number 16235024 and registered office at [Tallinn, Niine 11, 10414, Estonia](#).

The value of investments can rise and fall over time and you may get back less than what you started with. Past performance is not a useful guide to future returns, which are never guaranteed.

Changed your mind? You can [unsubscribe](#) or [update](#) your email preferences.