

Final changes to Alberon

General:

Please give consistent and meaningful class names. For each page please add page name to class list for the content div.

Layout to be consistent with mobile changing media rules so it displays as one column as would be on mobile.

Convention: “Submit” and “Go back” buttons to go on the left hand side (see pics below)

Add a js from Cap-It. Link to js: <https://www.capit.co.uk/uploads/js/main.js>
the pages. Link to stylesheet: <https://www.capit.co.uk/uploads/css/main.css>

The pictures show the new version how we want the page to look vs the current version. The color is Cap-It color and it is applied with a stylesheet from Cap-It. The html files for the pages are provided via link see section heading for link, instructions per page is given below. These pages are visual only, note that icons are missing, we are not actually changing them.

New vs Current

Login / Join

Login form

The image shows two side-by-side login forms. The left form is the 'current' version, and the right form is the 'new' version. The current form has a blue header, a 'Forgot Password' link to the right of the password field, a 'Keep me logged in' checkbox, and a 'Login' button. The new form has a grey header, 'E-Mail Address' and 'Password' labels, a 'Remember Me' checkbox, a 'Login' button, and a 'Forgot Your Password?' link. The new form also includes a 'New to Cap-It? Join' link at the bottom.

Move forgot password link to the right of password label use justify-content-between

Change password label width to fit content

Change label text from “Remember me” to “Keep me logged in”

Make Login button width 100%

Add <hr> tag

Add line “New to Cap-It? Join” Link join to the sign-up page

Change “E-Mail” to “Email”

Join form

Update links-

Replace:	With:
<pre><div class="col-md-6 offset-md-4 mb-3"> By creating an account you agree to the website terms and conditions , our privacy policy , and our risk statement. </div></pre>	<pre><div class="col-md-6 offset-md-4 mb-3" style="padding-left: 0px;"> By creating an account you agree to the website terms and conditions , our privacy policy , and our risk statement. </div></pre>

Make login button width 100%

Add <hr> tag

```
<div><p>Already have an account? <a
href="https://members.capit.co.uk/login">Login</a></p></div>
```

Verify email

Verify Your Email Address

Before proceeding, please check your email for a verification link. If you did not receive the email, [click here to request another](#).

Verify Your Email Address

Before proceeding, please check your email for a verification link. If you did not receive the email, [click here to request another](#).

Verify success

Welcome to Cap-It

[Get started](#)

Welcome to Cap-It

Please add your details and choose your eligibility type.

[Get started](#)

Remove text "Please add your details and choose your eligibility type."

Dashboard evolution

Remove your details card and your certificates card.

Move company above partnership in the dropdown list for adding an entity

Change card heading from “Your entities” to “Entities” and “Your subscriptions” to “Subscriptions”

Remove text “Cap-It Certificates may only be purchased by the categories of investor listed below. Please choose the category that applies to you and confirm your eligibility by submitting the appropriate statement.” from above “Add company/partnership” button

Remove Your account heading

Dashboard#01 - No details yet

The image shows two versions of a 'Your account' dashboard. The left version has a heading 'Your account' followed by a light blue box with the text 'Please enter your details. Members must be aged 18 or over and have an address in the UK.' and an 'Enter details' button. Below this are two cards: 'Entities' with the text 'Your entities will appear here.' and 'Subscriptions' with the text 'Your subscriptions will appear here.' The right version also has the heading 'Your account' but includes a 'Next Step' section with the text 'We just need a few details so that we can verify your identity' and a 'Take the next step' button. Below this are four cards: 'Your entities' (text: 'Your entities will appear here.'), 'Your subscriptions' (text: 'Your subscriptions will appear here.'), 'Your details' (text: 'Your profile details will appear here.'), and 'Your certificates' (text: 'Your certificates will appear here when they are issued.').

Remove the heading “Next Step”, update blue message, remove the “Your details” card (the user’s details can be viewed/edited by clicking the individual entity).

Details form

The image shows two versions of a 'Your details' form. The left version has a heading 'Your details' and a light blue header bar. Below the header are input fields for 'Full Name', 'Date of birth' (with a calendar icon), 'Postcode', and 'Residential address'. Below these is a question: 'How would you describe your experience of loans?' with three radio button options. At the bottom are 'Submit' and 'Go back' buttons. The right version has a heading 'Your details' and a light blue header bar. Below the header are input fields for 'Your Full Name', 'Date of birth' (with a calendar icon), 'Postcode', and 'Residential address'. Below these is a light blue box with the text 'The question below assesses whether a Cap-It Certificate may be a suitable product for your objectives'. Below this is the same question about loan experience with three radio button options. At the bottom are 'Go back' and 'Submit' buttons.

Update labels from “Your Full Name” to “Full Name”

Remove blue info alert

Move your details to card header to be consistent with the rest

Dashboard#02 - Details added, Eligibility Test next

Thank you for adding your details.

Your account

To confirm your eligibility to invest in Cap-It Certificates, please take our Eligibility Test then choose your Eligibility Type. The Eligibility Test is designed to assess your understanding of the features and risks of investing in Cap-It Certificates. If you need any help, please consult the FAQs.

Take the test

Entities

David McInnes

Get price

Subscriptions

Your subscriptions will appear here.

Thank you for adding your details.

Your account

Next Step

To qualify to purchase a Cap-It Certificate, you must pass our Appropriateness Test.

The test is designed to assess your understanding of the features and risks of investing in Cap-It Certificates.

You may take the test up to times in a calendar day

FAQs Take the next step

Your entities

David McInnes

Get price

Your details

Email david.mcinnis+100@capit.co.uk

Password ***** [Change password](#)

Name David McInnes

Date of birth 10 November 1995

Address 41 Heather Lane
West Drayton
Greater London

Post code UB7 8AN [Change address](#)

Your subscriptions

Your subscriptions will appear here.

Your certificates

Your certificates will appear here when they are issued.

(As specified above, the “Your details” card is no longer to be displayed. The contents of that card will reside under the individual entity. The user may view/edit their details by clicking on their individual entity.)

Eligibility Test Pages

EligibilityTest#0 - First view of test

Please answer the following questions to confirm your understanding of the features and risks of investing in Cap-It Certificates.

Eligibility Test

1. Which of the following best describes an interest rate cap? [FAQ](#)

☐ It provides the cap owner with a fixed interest rate on their borrowings.

☐ It provides the cap owner with upper and lower limits to the interest rate on their borrowings.

☐ It provides the cap owner with an upper limit to the interest rate on their borrowings, with no minimum lower limit other than specified by underlying borrowings.

2. What happens if the Benchmark Rate is above the Cap Rate? [FAQ](#)

☐ Nothing will happen.

☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.

☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.

☐ The cap terminates.

3. What happens if the Benchmark Rate is at or below the Cap Rate? [FAQ](#)

☐ Nothing will happen.

☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.

☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.

☐ The cap terminates.

4. What is the main risk of a Cap-It Certificate? [FAQ](#)

☐ Cap-It Certificates are entirely risk-free.

☐ The Certificate Holder may be required to pay a substantial exit fee to terminate the Cap-It Certificate early.

☐ The worst case is that the Certificate Holder pays the issue price to buy the Cap-It Certificate but receives nothing in return.

5. Is a Cap-It Certificate exactly the same as an interest rate cap? [FAQ](#)

☐ Yes. A Cap-It Certificate is exactly the same as an interest rate cap bought directly from a bank.

☐ No. A Cap-It Certificate has the same cash flows as an interest rate cap bought from a bank but contains an extra layer of credit risk.

Submit

Go back

You may only take this test three times in 24 hours

[FAQs](#)

Appropriateness test

1. Which of the following best describes an interest rate cap? [FAQ](#)

☐ It provides the cap owner with a fixed interest rate on their borrowings.

☐ It provides the cap owner with upper and lower limits to the interest rate on their borrowings.

☐ It provides the cap owner with an upper limit to the interest rate on their borrowings, with no minimum lower limit other than specified by underlying borrowings.

2. What happens if the Benchmark Rate is above the Cap Rate? [FAQ](#)

☐ Nothing will happen.

☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.

☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.

☐ The cap terminates.

3. What happens if the Benchmark Rate is at or below the Cap Rate? [FAQ](#)

☐ Nothing will happen.

☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.

☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.

☐ The cap terminates.

4. What is the main risk of an interest rate cap or a Cap-It Certificate? [FAQ](#)

☐ Cap-It Certificates are entirely risk-free.

☐ The Certificate Holder may be required to pay a substantial exit fee to terminate the Cap-It Certificate early.

☐ The worst case is that the Certificate Holder pays the issue price to buy the Cap-It Certificate but receives nothing in return.

5. Is a Cap-It Certificate exactly the same as an interest rate cap? [FAQ](#)

☐ Yes. A Cap-It Certificate is exactly the same as an interest rate cap bought directly from a bank.

☐ No. A Cap-It Certificate has the same cash flows as an interest rate cap bought from a bank but contains an extra layer of credit risk.

Go back

Submit

Update text (blue message) as above. Hide the FAQs button in the blue message/ Change title to Eligibility Test. Change all occurrences of Appropriateness Test to “Eligibility Test”, including messages for failing and passing the test.

EligibilityTest#1 - First fail

Thank you for taking the Appropriateness test. You answered 4 of the 5 questions correctly. The answer to question 5 was not correct.

Please consult the following FAQs for further information:
What is a Cap-iI certificate?

You may take the test up to 3 times in a day. This was your 1st attempt today.

Eligibility Test

- Which of the following best describes an interest rate cap? [FAQ](#)
 - ☐ It provides the cap owner with a fixed interest rate on their borrowings.
 - ☐ It provides the cap owner with upper and lower limits to the interest rate on their borrowings.
 - ☒ It provides the cap owner with an upper limit to the interest rate on their borrowings, with no minimum lower limit other than specified by underlying borrowings.
- What happens if the Benchmark Rate is above the Cap Rate? [FAQ](#)
 - ☐ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☒ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
- What happens if the Benchmark Rate is at or below the Cap Rate? [FAQ](#)
 - ☒ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
- What is the main risk of an interest rate cap or a Cap-iI Certificate? [FAQ](#)
 - ☐ Cap-iI Certificates are entirely risk-free.
 - ☐ The Certificate Holder may be required to pay a substantial exit fee to terminate the Cap-iI Certificate early.
 - ☒ The worst case is that the Certificate Holder pays the issue price to buy the Cap-iI Certificate but receives nothing in return.
- Is a Cap-iI Certificate exactly the same as an interest rate cap? [FAQ](#)
 - ☒ Yes, a Cap-iI Certificate is exactly the same as an interest rate cap bought directly from a bank.
 - ☐ No. A Cap-iI Certificate has the same cash flows as an interest rate cap bought from a bank but contains an extra layer of credit risk.

[Submit](#) [Go back](#)

Thank you for taking the Appropriateness test. You answered 4 of the 5 questions correctly. The answer to question 5 was not correct.

Please consult the following FAQs for further information:
What is a Cap-iI certificate?

You may take the test up to 3 times in a day. This was your 1st attempt today.

Appropriateness test

- Which of the following best describes an interest rate cap? [FAQ](#)
 - ☐ It provides the cap owner with a fixed interest rate on their borrowings.
 - ☐ It provides the cap owner with upper and lower limits to the interest rate on their borrowings.
 - ☒ It provides the cap owner with an upper limit to the interest rate on their borrowings, with no minimum lower limit other than specified by underlying borrowings.
- What happens if the Benchmark Rate is above the Cap Rate? [FAQ](#)
 - ☐ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☒ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
- What happens if the Benchmark Rate is at or below the Cap Rate? [FAQ](#)
 - ☒ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
- What is the main risk of an interest rate cap or a Cap-iI Certificate? [FAQ](#)
 - ☐ Cap-iI Certificates are entirely risk-free.
 - ☐ The Certificate Holder may be required to pay a substantial exit fee to terminate the Cap-iI Certificate early.
 - ☒ The worst case is that the Certificate Holder pays the issue price to buy the Cap-iI Certificate but receives nothing in return.
- Is a Cap-iI Certificate exactly the same as an interest rate cap? [FAQ](#)
 - ☒ Yes, a Cap-iI Certificate is exactly the same as an interest rate cap bought directly from a bank.
 - ☐ No. A Cap-iI Certificate has the same cash flows as an interest rate cap bought from a bank but contains an extra layer of credit risk.

[Go back](#)

[Submit](#)

Eligibility Test#2 - Second fail

Thank you for taking the Appropriateness test. You answered 3 of the 5 questions correctly. The answers to questions 4 and 5 were not correct.

Please consult the following FAQs for further information:
What are the risks of a Cap-iI certificate?
What is a Cap-iI certificate?

You may take the test up to 3 times in a day. This was your 2nd attempt today.

Eligibility Test

- Which of the following best describes an interest rate cap? [FAQ](#)
 - ☐ It provides the cap owner with a fixed interest rate on their borrowings.
 - ☐ It provides the cap owner with upper and lower limits to the interest rate on their borrowings.
 - ☒ It provides the cap owner with an upper limit to the interest rate on their borrowings, with no minimum lower limit other than specified by underlying borrowings.
- What happens if the Benchmark Rate is above the Cap Rate? [FAQ](#)
 - ☐ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☒ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
- What happens if the Benchmark Rate is at or below the Cap Rate? [FAQ](#)
 - ☒ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
- What is the main risk of an interest rate cap or a Cap-iI Certificate? [FAQ](#)
 - ☐ Cap-iI Certificates are entirely risk-free.
 - ☒ The Certificate Holder may be required to pay a substantial exit fee to terminate the Cap-iI Certificate early.
 - ☐ The worst case is that the Certificate Holder pays the issue price to buy the Cap-iI Certificate but receives nothing in return.
- Is a Cap-iI Certificate exactly the same as an interest rate cap? [FAQ](#)
 - ☒ Yes, a Cap-iI Certificate is exactly the same as an interest rate cap bought directly from a bank.
 - ☐ No. A Cap-iI Certificate has the same cash flows as an interest rate cap bought from a bank but contains an extra layer of credit risk.

[Submit](#) [Go back](#)

Thank you for taking the Appropriateness test. You answered 3 of the 5 questions correctly. The answers to questions 4 and 5 were not correct.

Please consult the following FAQs for further information:
What are the risks of a Cap-iI certificate?
What is a Cap-iI certificate?

You may take the test up to 3 times in a day. This was your 2nd attempt today.

Appropriateness test

- Which of the following best describes an interest rate cap? [FAQ](#)
 - ☐ It provides the cap owner with a fixed interest rate on their borrowings.
 - ☐ It provides the cap owner with upper and lower limits to the interest rate on their borrowings.
 - ☒ It provides the cap owner with an upper limit to the interest rate on their borrowings, with no minimum lower limit other than specified by underlying borrowings.
- What happens if the Benchmark Rate is above the Cap Rate? [FAQ](#)
 - ☐ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☒ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
- What happens if the Benchmark Rate is at or below the Cap Rate? [FAQ](#)
 - ☒ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
- What is the main risk of an interest rate cap or a Cap-iI Certificate? [FAQ](#)
 - ☐ Cap-iI Certificates are entirely risk-free.
 - ☒ The Certificate Holder may be required to pay a substantial exit fee to terminate the Cap-iI Certificate early.
 - ☐ The worst case is that the Certificate Holder pays the issue price to buy the Cap-iI Certificate but receives nothing in return.
- Is a Cap-iI Certificate exactly the same as an interest rate cap? [FAQ](#)
 - ☒ Yes, a Cap-iI Certificate is exactly the same as an interest rate cap bought directly from a bank.
 - ☐ No. A Cap-iI Certificate has the same cash flows as an interest rate cap bought from a bank but contains an extra layer of credit risk.

[Go back](#)

[Submit](#)

Please relocate the “Submit” and “Go back” buttons as shown

Eligibility Test#3 - Third fail

Please consult the following FAQs for further information:
What is an interest rate cap?
What are the risks of a Cap-It Certificate?
What is a Cap-It Certificate?

You may take the test up to 3 times in a day. This was your 3rd attempt today. Please try again tomorrow.

Eligibility Test

1. Which of the following best describes an interest rate cap? [FAQ](#)
 - ☒ It provides the cap owner with a fixed interest rate on their borrowings.
 - ☐ It provides the cap owner with upper and lower limits to the interest rate on their borrowings.
 - ☐ It provides the cap owner with an upper limit to the interest rate on their borrowings, with no minimum lower limit other than specified by underlying borrowings.
2. What happens if the Benchmark Rate is above the Cap Rate? [FAQ](#)
 - ☐ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☒ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
3. What happens if the Benchmark Rate is at or below the Cap Rate? [FAQ](#)
 - ☒ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
4. What is the main risk of an interest rate cap or a Cap-It Certificate? [FAQ](#)
 - ☐ Cap-It Certificates are entirely risk-free.
 - ☒ The Certificate Holder may be required to pay a substantial exit fee to terminate the Cap-It Certificate early.
 - ☐ The worst case is that the Certificate Holder pays the issue price to buy the Cap-It Certificate but receives nothing in return.
5. Is a Cap-It Certificate exactly the same as an interest rate cap? [FAQ](#)
 - ☒ Yes. A Cap-It Certificate is exactly the same as an interest rate cap bought directly from a bank.
 - ☐ No. A Cap-It Certificate has the same cash flow as an interest rate cap bought from a bank but contains an extra layer of credit risk.

[Submit](#) [Go back](#)

Please consult the following FAQs for further information:
What is an interest rate cap?
What are the risks of a Cap-It Certificate?
What is a Cap-It Certificate?

You may take the test up to 3 times in a day. This was your 3rd attempt today. Please try again tomorrow.

Appropriateness test

1. Which of the following best describes an interest rate cap? [FAQ](#)
 - ☒ It provides the cap owner with a fixed interest rate on their borrowings.
 - ☐ It provides the cap owner with upper and lower limits to the interest rate on their borrowings.
 - ☐ It provides the cap owner with an upper limit to the interest rate on their borrowings, with no minimum lower limit other than specified by underlying borrowings.
2. What happens if the Benchmark Rate is above the Cap Rate? [FAQ](#)
 - ☐ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☒ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
3. What happens if the Benchmark Rate is at or below the Cap Rate? [FAQ](#)
 - ☒ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
4. What is the main risk of an interest rate cap or a Cap-It Certificate? [FAQ](#)
 - ☐ Cap-It Certificates are entirely risk-free.
 - ☒ The Certificate Holder may be required to pay a substantial exit fee to terminate the Cap-It Certificate early.
 - ☐ The worst case is that the Certificate Holder pays the issue price to buy the Cap-It Certificate but receives nothing in return.
5. Is a Cap-It Certificate exactly the same as an interest rate cap? [FAQ](#)
 - ☒ Yes. A Cap-It Certificate is exactly the same as an interest rate cap bought directly from a bank.
 - ☐ No. A Cap-It Certificate has the same cash flow as an interest rate cap bought from a bank but contains an extra layer of credit risk.

[Go back](#)

[Submit](#)

Top message “Thank you for taking the Eligibility Test. You answered.. (etc.)” is missing on third fail -bug fix-

Eligibility Test#4 - 4th attempt

You may only attempt the Eligibility Test three times in one day. Please try again tomorrow.

Eligibility Test

1. Which of the following best describes an interest rate cap? [FAQ](#)
 - ☐ It provides the cap owner with a fixed interest rate on their borrowings.
 - ☐ It provides the cap owner with upper and lower limits to the interest rate on their borrowings.
 - ☐ It provides the cap owner with an upper limit to the interest rate on their borrowings, with no minimum lower limit other than specified by underlying borrowings.
2. What happens if the Benchmark Rate is above the Cap Rate? [FAQ](#)
 - ☐ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
3. What happens if the Benchmark Rate is at or below the Cap Rate? [FAQ](#)
 - ☐ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
4. What is the main risk of a Cap-It Certificate? [FAQ](#)
 - ☐ Cap-It Certificates are entirely risk-free.
 - ☐ The Certificate Holder may be required to pay a substantial exit fee to terminate the Cap-It Certificate early.
 - ☐ The worst case is that the Certificate Holder pays the issue price to buy the Cap-It Certificate but receives nothing in return.
5. Is a Cap-It Certificate exactly the same as an interest rate cap? [FAQ](#)
 - ☐ Yes. A Cap-It Certificate is exactly the same as an interest rate cap bought directly from a bank.
 - ☐ No. A Cap-It Certificate has the same cash flow as an interest rate cap bought from a bank but contains an extra layer of credit risk.

[Submit](#) [Go back](#)

You may only attempt the Appropriateness test three times in one day.

You may only take this test three times in 24 hours.

[FAQs](#)

Appropriateness test

1. Which of the following best describes an interest rate cap? [FAQ](#)
 - ☐ It provides the cap owner with a fixed interest rate on their borrowings.
 - ☐ It provides the cap owner with upper and lower limits to the interest rate on their borrowings.
 - ☐ It provides the cap owner with an upper limit to the interest rate on their borrowings, with no minimum lower limit other than specified by underlying borrowings.
2. What happens if the Benchmark Rate is above the Cap Rate? [FAQ](#)
 - ☐ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
3. What happens if the Benchmark Rate is at or below the Cap Rate? [FAQ](#)
 - ☐ Nothing will happen.
 - ☐ The cap owner pays the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap owner receives the difference between the Cap Rate and the Benchmark Rate.
 - ☐ The cap terminates.
4. What is the main risk of an interest rate cap or a Cap-It Certificate? [FAQ](#)
 - ☐ Cap-It Certificates are entirely risk-free.
 - ☐ The Certificate Holder may be required to pay a substantial exit fee to terminate the Cap-It Certificate early.
 - ☐ The worst case is that the Certificate Holder pays the issue price to buy the Cap-It Certificate but receives nothing in return.
5. Is a Cap-It Certificate exactly the same as an interest rate cap? [FAQ](#)
 - ☐ Yes. A Cap-It Certificate is exactly the same as an interest rate cap bought directly from a bank.
 - ☐ No. A Cap-It Certificate has the same cash flow as an interest rate cap bought from a bank but contains an extra layer of credit risk.

[Go back](#)

[Submit](#)

Hide blue message box

Dashboard#03 - Eligibility Test passed - Eligibility Type next

Congratulations, you have passed the Eligibility Test.

Your account

Your eligibility will be confirmed when you have chosen your Eligibility Type

[Choose Eligibility Type](#)

Entities

David McInnes

[Get price](#)

[Add a company/LLP or partnership](#)

Subscriptions

Your subscriptions will appear here.

You have passed the Appropriateness test

Congratulations you are now eligible to purchase cap protection. Please add eligibility to your entity below, or create a new entity

Your account

Next Step

Please confirm your eligibility to purchase Cap-It Certificates

[Take the next step](#)

Your entities

David McInnes

[Get price](#)

Cap-It Certificates may only be purchased by the categories of investor listed below. Please choose the category that applies to you and confirm your eligibility by submitting the appropriate statement.

[Add a company/LLP or partnership](#)

Your details

Email david.mcInnes+102@capit.co.uk

Password ***** [Change password](#)

Name David McInnes

Date of birth 10 November 1995

Your subscriptions

Your subscriptions will appear here.

Your certificates

Your certificates will appear here when they are issued.

Update text as shown

Eligibility Type selection form

Please choose one of the eligibility options below

Elective Professional Client

You elect to be treated by Cap-It as a "professional client" in respect of purchasing Cap-It Certificates. This means you will lose certain protections that are afforded to retail clients, as set out in the Statement For Elective Professional Client.

High Net Worth Individual

Your annual income is at least £100k or you have net assets valued at £250k or more, as specified in the Statement For Certified High Net Worth Individual.

Self-Certified Sophisticated Investor

You have previous experience of similar investments or other alternative investments, as specified in the statement for Statement For Self-Certified Sophisticated Investor.

[Go back](#)

You can choose one of the following eligibility options:

Elective Professional Client

You elect to be treated by Cap-It as a "professional client" (only for the purpose of buying Cap-It Certificates). This means you will lose certain protections that are afforded to retail clients, as set out in the Statement for Elective Professional Client.

[Choose](#)

High Net Worth

Your annual income is at least £100k or you have assets valued at £250k or more, as set out in the Statement for Certified High Net Worth Individual.

[Choose](#)

Self-Certified Sophisticated Investor

You have previous experience of similar investments or other alternative investments, as detailed in the Statement for Self-Certified Sophisticated Investor.

[Choose](#)

[Later](#)

(NJS: We may soon wish to add a 4th Eligibility Type - "Advised Client")

ELIG#01 - Elective Professional Client

STATEMENT FOR ELECTIVE PROFESSIONAL CLIENT

I declare that I wish to be treated as an "elective professional client" as defined at section 3.5.3 of the Conduct of Business Sourcebook (COBS) in the Financial Conduct Authority (FCA) Handbook, in respect of the prospective purchase of Cap-It Certificates only.

Warning

I confirm that I am aware of the protections I will lose as a result of being classified as an elective professional client.

(i) I understand that being designated as an "elective professional client" means that I may lose the right of access to the Financial Ombudsman Service.

(ii) I understand that I will be eligible to receive financial promotions in relation to non-mainstream pooled investments including Cap-It Certificates.

(iii) I understand that I may have no right to seek compensation from the Financial Services Compensation Scheme.

(iv) I accept that I may not be able to rely on certain provisions in relation to financial promotion that are specified in COBS.

(v) I accept that the investments to which any promotions relate may expose me to a significant risk of losing all the money or other property invested.

I am aware that it is open to me to seek advice from someone who is authorised under the Financial Services and Markets Act 2000 and who specialises in advising on investments of this kind.

I accept that I can lose my property and other assets from making investment decisions based on financial promotions.

Confirmation

I acknowledge that the assessment of my knowledge through the Appropriateness Test gives Cap-It Financial Limited reasonable assurance, considering the nature of the transactions involved, that I can make my own investment decisions and that I understand the risks involved in the purchase of a Cap-It Certificate.

By signing this statement for a certified high net worth individual, I agree:

(i) to the above statement;

(ii) that I will be classified as an elective professional client pursuant to the COBS; and

(iii) that I will save a copy of this statement for my records.

Name _____

Signature ☐ Tick the checkbox to sign _____

Date _____

[Submit](#) [Go back](#)

Statement for Elective professional client (individual)

Apr 20, 2022

Statement for David McInnes

I declare that I wish to be treated as an "elective professional client" as defined at section 3.5.3 of the Conduct of Business Sourcebook (COBS) in the Financial Conduct Authority (FCA) Handbook, in respect of the prospective purchase of Cap-It Certificates only.

Warning

I confirm that I am aware of the protections I will lose as a result of being classified as an elective professional client.

- i. I understand that being designated as an "elective professional client" means that I may lose the right of access to the Financial Ombudsman Service.
- ii. I understand that I will be eligible to receive financial promotions in relation to non-mainstream pooled investments including Cap-It Certificates.
- iii. I understand that I may have no right to seek compensation from the Financial Services Compensation Scheme.
- iv. I accept that I may not be able to rely on certain provisions in relation to financial promotion that are specified in COBS.
- v. I accept that the investments to which any promotions relate may expose me to a significant risk of losing all the money or other property invested.

I am aware that it is open to me to seek advice from someone who is authorised under the Financial Services and Markets Act 2000 and who specialises in advising on investments of this kind.

I accept that I can lose all my property and other assets from making investment decisions based on financial promotions.

Confirmation

I acknowledge that the assessment of my knowledge through the Appropriateness Test gives Cap-It Financial Limited reasonable assurance, considering the nature of the transactions involved, that I can make my own investment decisions and that I understand the risks involved in the purchase of a Cap-It Certificate.

☐ By ticking the checkbox I agree:

- i. to the above statement;
- ii. that I will be classified as an elective professional client; and
- iii. that I will save a copy of this statement for my records.

[Go back](#)

[Submit](#)

Html docs provided in last spec (emailed on Tuesday 19 April).

ELIG#02 - High Net Worth Statement

STATEMENT FOR CERTIFIED HIGH NET WORTH INDIVIDUAL

I declare that I am a certified high net worth individual for the purposes of the Financial Services and Markets Act 2000 (Financial Promotions) Order 2005.

I understand that this means:

(a) I can receive financial promotions that may not have been approved by a person authorised by the Financial Conduct Authority;

(b) the content of such financial promotions may not conform to rules issued by the Financial Conduct Authority;

(c) **by signing this statement, I may lose significant rights:**

(i) I may have no right to complain to either of the following:

(i) the Financial Conduct Authority; or

(ii) the Financial Ombudsman Scheme;

(ii) I may have no right to seek compensation from the Financial Services Compensation Scheme.

I am a certified high net worth individual because **at least one of the following applies:**

(a) I had, during the financial year immediately preceding the date above, an annual income to the value of £250,000 or more. Net assets for these purposes do not include:

(i) the property which is my primary residence or any loan secured on that residence;

(ii) any rights of mine under a qualifying contract of insurance within the meaning of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001; or

(iii) any benefits (in the form of pensions or otherwise) which are payable on the termination of my service or on my death or retirement and to which I am (or my dependants are), or may be, entitled.

I accept that I can lose my property and other assets from making investment decisions based on financial promotions.

I am aware that it is open to me to seek advice from someone who specialises in advising on investments.

Confirmation

By signing this statement for a certified high net worth individual, I agree:

(i) to the above statement;

(ii) that I will be classified as a certified high net worth individual; and

(iii) that I will save a copy of this statement for my records.

Name _____

Signature ☐ Tick the checkbox to sign _____

Date _____

[Submit](#) [Go back](#)

Statement for High net worth (individual)

Apr 23, 2022

I, David McInnes, declare that I am a certified high net worth individual for the purposes of the Financial Services and Markets Act 2000 (Financial Promotions) Order 2005.

I understand that this means:

- a. I can receive financial promotions that may not have been approved by a person authorised by the Financial Conduct Authority;
- b. the content of such financial promotions may not conform to rules issued by the Financial Conduct Authority;
- c. **by signing this statement I may lose significant rights:**
- d. I may have no right to complain to either of the following—
- i. the Financial Conduct Authority; or
- ii. the Financial Ombudsman Scheme;
- e. I may have no right to seek compensation from the Financial Services Compensation Scheme.

I am a certified high net worth individual because **at least one of the following applies—**

- a. I had, during the financial year immediately preceding the date above, an annual income to the value of £100,000 or more;
- b. I had, throughout the financial year immediately preceding the date above, net assets to the value of £250,000 or more. Net assets for these purposes do not include—
- i. the property which is my primary residence or any loan secured on that residence;
- ii. any rights of mine under a qualifying contract of insurance within the meaning of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001; or
- iii. any benefits (in the form of pensions or otherwise) which are payable on the termination of my service or on my death or retirement and to which I am (or my dependants are), or may be, entitled.

I accept that I can lose my property and other assets from making investment decisions based on financial promotions.

I am aware that it is open to me to seek advice from someone who specialises in advising on investments.

☐ By ticking the checkbox I agree:

- i. to the above statement;
- ii. that I will be classified as a High Net Worth individual; and
- iii. that I will save a copy of this statement for my records.

[Go back](#)

[Submit](#)

ELIG#03 - Self-certified sophisticated statement

STATEMENT FOR SELF-CERTIFIED SOPHISTICATED INVESTOR

I declare that I am a self-certified sophisticated investor for the purposes of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005.

I understand that this means:

(a) I can receive financial promotions that may not have been approved by a person authorised by the Financial Conduct Authority;

(b) the content of such financial promotions may not conform to rules issued by the Financial Conduct Authority;

(c) **by signing this statement, I may lose significant rights:**

(d) I may have no right to complain to either of the following:

(i) the Financial Conduct Authority; or

(ii) the Financial Ombudsman Scheme;

(e) I may have no right to seek compensation from the Financial Services Compensation Scheme.

I am a self-certified sophisticated investor because at least one of the following applies:

(a) I am a member of a network or syndicate of business angels and have been for at least the last six months prior to the date below; or

(b) I have made more than one investment in an unlisted company in the two years prior to the date below; or

(c) I am working, or have worked in the two years prior to the date below, in a professional capacity in the private equity sector; or in the provision of finance for small and medium enterprises; or

(d) I am currently or have been in the two years prior to the date below, a director of a company with an annual turnover of at least £2 million.

I am aware that it is open to me to seek advice from someone who specialises in advising on investments.

I accept that I can lose my property and other assets from making investment decisions based on financial promotions

Confirmation

By signing this statement for a self-certified sophisticated investor, I agree:

(i) to the above statement;

(ii) that I will be classified as a self-certified sophisticated investor; and

(iii) that I will save a copy of this statement for my records.

Name

Signature ☐ Tick the checkbox to sign

Date

Submit Go back

Statement for Self-certified sophisticated investor (individual)

Apr 15, 2022

Statement for David McInnes

I declare that I am a self-certified sophisticated investor for the purposes of the Financial Services and Markets Act (Financial Promotion) Order 2005.

I understand that this means:

i. I can receive financial promotions that may not have been approved by a person authorised by the Financial Conduct Authority;

ii. the content of such financial promotions may not conform to rules issued by the Financial Conduct Authority;

iii. by signing this statement, I may lose significant rights;

iv. I may have no right to complain to either of the following:

a. The Financial Conduct Authority; or

b. The Financial Ombudsman Service;

v. I may have no right to seek compensation from the Financial Services Compensation Scheme.

I am a self-certified sophisticated investor because at least one of the following applies—

a. I am a member of a network or syndicate of business angels and have been so for at least the last six months prior to the date below; or

b. I have made more than one investment in an unlisted company in the two years prior to the date below; or

c. I am working, or have worked in the two years prior to the date below, in a professional capacity in the private equity sector; or in the provision of finance for small and medium enterprises; or

d. I am currently, or have been in the two years prior to the date below, a director of a company with an annual turnover of at least £1 million.

I am aware that it is open to me to seek advice from someone who specialises in advising on investments.

I accept that I can lose my property and other assets from making investment decisions based on financial promotions.

☐ By ticking the checkbox I agree:

i. to the above statement;

ii. that I will be classified as a self-certified sophisticated investor; and

iii. that I will save a copy of this statement for my records.

Go Back Submit

Dashboard#4 - eligibility confirmed

Congratulations, you are now eligible to invest in Cap-It Certificates for yourself and for any company or partnership you represent. Please click the Get price button to specify your desired cap protection and find out its likely cost.

Your account

Entities

David McInnes

Get price

Add a company/LLP or partnership ▾

Subscriptions

Your subscriptions will appear here.

Congratulations David McInnes is eligible to purchase cap protection. Click here or click "Get price" to see how much the desired cap protection is likely to cost.

Your account

Your entities

David McInnes

Get price

Cap-It Certificates may only be purchased by the categories of investor listed below. Please choose the category that applies to you and confirm your eligibility by submitting the appropriate statement.

Add a company/LLP or partnership ▾

Your details

Email david.mcInnes+101@capit.co.uk

Password *****

Change password

Name David McInnes

Date of birth 10 November 1995

Address 41 Heather Lane
West Drayton
Greater London

Post code UB7 8AN

Change address

Your subscriptions

Your subscriptions will appear here.

Your certificates

Your certificates will appear here when they are issued.

Update green message to

Congratulations, you are now eligible to invest in Cap-It Certificates for yourself and for any company or partnership you represent. Please click the Get price button to specify your desired cap protection and find out its likely cost.

9

Cap-It Calculator

Cap-It Calculator

Entity

David McKinnis

Interest Rate Benchmark

SONIA

Base

Libor

Payment Frequency

Monthly

Quarterly

Amount Protected

£

Two hundred thousand pounds

Cap Rate

1.00%

5.00%

Duration

1Y

2Y

3Y

4Y

5Y

6Y

7Y

8Y

9Y

10Y

Start Date

DDMM/YYYY

End Date

DDMM/YYYY

Get price

Entity

David McKinnis

Amount Protected

£

Two hundred thousand pounds

Cap Rate

1.00%

5.00%

Duration

1Y

2Y

3Y

4Y

5Y

6Y

7Y

8Y

9Y

10Y

Start Date

DDMM/YYYY

End Date

DDMM/YYYY

Interest Rate Benchmark

Base

Libor

SONIA

Payment Frequency

Monthly

Quarterly

Calculate

Update layout to price guide. Add title: “Cap-It Calculator”

Make radio buttons match that of the duration buttons

Change button text:

“Get price” instead of “Calculate” please give this button an id

“Subscribe” rather than “Buy now” please give this button an id

Need to price guide rules table 1 new rule:

- 1) Indices as a comma separated field or otherwise a simple way for us to decide which indices to offer and which order they go in. For example “soni,libo” would display Sonia and Libor as the two radio buttons

Capit calculator - after cal

Cap-It Calculator

Entity

David McKinnis

Interest Rate Benchmark

SONIA

Base

Libor

Payment Frequency

Monthly

Quarterly

Amount Protected

£

Two hundred thousand pounds

Cap Rate

1.00%

5.00%

Duration

1Y

2Y

3Y

4Y

5Y

6Y

7Y

8Y

9Y

10Y

Start Date

DDMM/YYYY

End Date

DDMM/YYYY

Get price

Guide Price

Please click Calculate

Subscribe

Entity

David McKinnis

Amount Protected

£

Two hundred thousand pounds

Cap Rate

1.00%

5.00%

Duration

1Y

2Y

3Y

4Y

5Y

6Y

7Y

8Y

9Y

10Y

Start Date

DDMM/YYYY

End Date

DDMM/YYYY

Interest Rate Benchmark

Base

Libor

SONIA

Payment Frequency

Monthly

Quarterly

Calculate

Guide Price

Please click Calculate

Buy now

Summary page:

Change card-header to Subscription summary

Add line "Please confirm the details of your subscription"

Change card-header from "Summary" to "Subscription summary"

Change "Guide Price" to "Subscription Price"

Remove row "Created at"

For supplemental subscription add another row for "Funds received" - missing from previous spec?

Make hidden the text block explaining how to increase subscription price and the subscription price increase row field.

Normal Subscription

Summary

Please confirm the details of your subscription

Entity	David McInnes
Amount Protected	£200,000
Cap Rate	2.50%
Start Date	26 April 2022
End Date	26 April 2024
Benchmark Rate	Base
Payment Frequency	Quarterly
Subscription Price	£3,900

Submit

Go back

Summary

Entity	David McInnes
Amount Protected	£200,000
Cap Rate	2.50%
Start Date	26 April 2022
End Date	26 April 2024
Benchmark Rate	Base
Payment Frequency	Quarterly
Guide Price	£3,900
Created at	25 April 2022 15:33

The Guide Price above is indicative of the **current** Issue Price for the cap protection selected. The actual Issue Price will depend on financial market movements between now and the Issue Date, which will be after we have received the subscription funds.

The Subscription Price is the maximum price you are willing to pay for this cap protection. If the Issue Price of the requested Certificate should be higher than the Subscription Price, then your subscription will not be successful, and we will refund you in full. If the Issue Price is lower than or equal to the Subscription Price, then your subscription will be successful and you will also receive a refund of any subscription funds over and above the Issue Price.

Please set your Subscription Price below. The higher your Subscription Price, the more likely that your subscription will be successful.

Subscription Price

< >

Go back

Submit

Supplemental

Summary

Please confirm the details of your subscription

Entity	David McInnes
Amount Protected	£200,000
Cap Rate	2.50%
Start Date	6 May 2022
End Date	3 May 2024
Benchmark Rate	Base
Payment Frequency	Monthly
Subscription Price	£3,600
Funds received	£3,000
Funds remaining	£600

Submit

Go back

Summary

Entity	David McInnes
Amount Protected	£200,000
Cap Rate	2.50%
Start Date	6 May 2022
End Date	3 May 2024
Benchmark Rate	Base
Payment Frequency	Monthly
Guide Price	£3,600
Created at	05 May 2022 13:18

The Guide Price above is indicative of the **current** Issue Price for the cap protection selected. The actual Issue Price will depend on financial market movements between now and the Issue Date, which will be after we have received the subscription funds.

The Subscription Price is the maximum price you are willing to pay for this cap protection. If the Issue Price of the requested Certificate should be higher than the Subscription Price, then your subscription will not be successful, and we will refund you in full. If the Issue Price is lower than or equal to the Subscription Price, then your subscription will be successful and you will also receive a refund of any subscription funds over and above the Issue Price.

Please set your Subscription Price below. The higher your Subscription Price, the more likely that your subscription will be successful.

Funds remaining

£600

Subscription Price

< >

Go back

Submit

11

Important details-formerly bank info

Important details

Please confirm the contact information for notifications regarding your Cap-It Certificate

Contact name

Contact email

Please specify the bank account to receive certificate payments.

Account name

Sort code

Account number

SubmitGo back

Please enter the details of the bank account to receive payments under your Cap-It Certificate

Account Name

Sort Code

Account Number

Go backSubmit

Change layout and wording

Supplemental subscription will skip this page entirely, since we already collected this information in the subscription process.

Submit subscription agreement

David 25 April 2022

CAP-IT ISSUER LIMITED

SUBSCRIPTION AGREEMENT
relating to the
CAP-IT CERTIFICATE SPECIFIED HEREIN

Contents

[1. DEFINITIONS](#)
[2. SUBSCRIBER DETAILS](#)
[3. SUBSCRIPTION](#)
[4. START DATE](#)
[5. SUBSCRIPTION PRICE](#)
[6. SUBSCRIPTION PROCESS](#)
[7. ISSUE PRICE](#)
[8. BANK ACCOUNT INFORMATION](#)
[9. SUBSCRIBER DECLARATION](#)
[10. ANTI-MONEY LAUNDERING AND SIMILAR REQUIREMENTS](#)
[11. ADDITIONAL INFORMATION](#)

☐ By ticking the checkbox David McInnes agrees to this Subscription Agreement

SubmitGo back

You must read and accept the terms of agreement

David 25 April 2022

CAP-IT ISSUER LIMITED

SUBSCRIPTION AGREEMENT
relating to the
CAP-IT CERTIFICATE SPECIFIED HEREIN

Contents

[1. DEFINITIONS](#)
[2. SUBSCRIBER DETAILS](#)
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[9. SUBSCRIBER DECLARATION](#)
[10. ANTI-MONEY LAUNDERING AND SIMILAR REQUIREMENTS](#)
[11. ADDITIONAL INFORMATION](#)

☐ By ticking the checkbox David McInnes agrees to this Subscription Agreement

Go backSubmit

You must read and accept the terms of agreement

12

Subscription Page

Users land on the Subscription Page automatically when they click “Submit” on a new Subscription Agreement. They may also access the Subscription Page by clicking on the relevant subscription in their Subscriptions Card.

Please see below the specification for a Subscription Page (to be shown when a user clicks on a particular subscription in their Subscription Card).

The Subscription Page has up to five elements (element#4 - the Bank Transfer Instruction - is only displayed when we are awaiting funds, as specified below)

- 1) Entity name;
- 2) Subscription #[subscriptionId];
- 3) The Subscription Tracker, already expanded and without the “Track progress” button;
- 4) The Bank Transfer Instruction (Read bank details from table in Nova) (only when relevant, i.e. displays only when the Subscription Tracker Message says “Please send [£Subscription Price]” or “We are awaiting receipt of [£Subscription Price - Subscription Funds]”)
- 5) The Subscription Information section has a toggle view to show/hide

BUBBLES & PIPS LTD

Subscription #10053

☐ Subscription Agreement signed on 18 April 2022

☐ We are awaiting receipt of the £3,800 Subscription Price

☐ Your certificate has been issued

Bank transfer instructions

Please send the funds immediately to maximise your chance of a successful subscription

Account Name
Cap-It Issuer Limited

Sort Code
23-05-80

Account Number
27667473

Amount
£3,800

Reference
APP10053

I've made my bank transfer

Subscription information [Show](#)

When user click on the button the text below is shown

I've made my bank transfer

Thank you. We'll let you know when it's arrived.

Subscription information

[Hide](#)

The Cap-It Certificate you subscribed for

Amount Protected	£200,000
Cap Rate	2.50%
Start Date	19 April 2022
End Date	19 April 2024
Benchmark Rate	Base
Payment Frequency	Quarterly

Notices regarding this Cap-It Certificate will be sent to the following contact

Contact name	David McInnes
Contact Email	david.mcinnnes@capit.co.uk

Payments under your Cap-It Certificate will be made to the following account

Account name	BUBBLES & PIPS LTD
Sort code	04-00-04
Account number	12345678

Download pdf copy below

Subscription Agreement #10053 [Download](#)

When a user signs a supplemental subscription agreement they would be taken to this page not a separate page. And under download pdf will have a new row with the document name and download button as shown above.

The examples below show how this page should look according to the rules specified above. They do not cover all possibilities
Stage 1A - New Subscription Agreement.

<p>BUBBLES & PIPS LTD</p> <p>Subscription #10053</p> <p><input type="checkbox"/> Subscription Agreement signed on 18 April 2022</p> <p><input type="checkbox"/> We are awaiting receipt of the £3,800 Subscription Price</p> <p><input type="checkbox"/> Your certificate has been issued</p> <p>Bank transfer instructions</p> <p>Please send the funds immediately to maximise your chance of a successful subscription</p> <div><p>Account Name Cap-It Issuer Limited</p><p>Sort Code 23-05-80</p><p>Account Number 27667473</p><p>Amount £3,800</p><p>Reference APP10053</p></div> <p>I've made my bank transfer</p> <p>Subscription information Show</p>	<p>Thank you for agreeing to purchase a Cap-It Certificate</p> <p>A confirmation email has been sent to david.mcinnis@capit.co.uk</p> <p>Please send £3,800 with the reference 5350 to:</p> <p>Bank Name: Metro Bank Sort Code: 23-05-80 Account Number: 27667473 Reference: 5350</p> <p>We ask that you send the above funds to us immediately.</p> <p>The issue price of the Cap-It Certificate is subject to financial market conditions and therefore may change in the future. Please send the required subscription amount as soon as possible to maximise the chance of a successful subscription at or below your subscription price.</p> <table><tr><td>Amount Protected</td><td>£200,000</td></tr><tr><td>Cap Rate</td><td>2.50%</td></tr><tr><td>Start Date</td><td>19 April 2022</td></tr><tr><td>End Date</td><td>19 April 2024</td></tr><tr><td>Benchmark Rate</td><td>Base</td></tr><tr><td>Payment Frequency</td><td>Quarterly</td></tr><tr><td>Subscription Price</td><td>£3,800</td></tr><tr><td>Created at</td><td>18 April 2022 13:32</td></tr><tr><td>PDF Copy</td><td>Download</td></tr></table>	Amount Protected	£200,000	Cap Rate	2.50%	Start Date	19 April 2022	End Date	19 April 2024	Benchmark Rate	Base	Payment Frequency	Quarterly	Subscription Price	£3,800	Created at	18 April 2022 13:32	PDF Copy	Download
Amount Protected	£200,000																		
Cap Rate	2.50%																		
Start Date	19 April 2022																		
End Date	19 April 2024																		
Benchmark Rate	Base																		
Payment Frequency	Quarterly																		
Subscription Price	£3,800																		
Created at	18 April 2022 13:32																		
PDF Copy	Download																		

Stage 2A - Sufficient funds received (not expired)

<p>BUBBLES & PIPS LTD</p> <p>Subscription #10053</p> <p><input type="checkbox"/> Subscription Agreement signed on 18 April 2022</p> <p><input type="checkbox"/> We have received £3,800</p> <p><input type="checkbox"/> We are sourcing the underlying cap protection</p> <p><input type="checkbox"/> Your certificate has been issued</p> <p>Subscription information Show</p>	<p>Thank you for agreeing to purchase a Cap-It Certificate</p> <p>A confirmation email has been sent to david.mcinnis@capit.co.uk</p> <p>Please send £3,800 with the reference 5350 to:</p> <p>Bank Name: Metro Bank Sort Code: 23-05-80 Account Number: 27667473 Reference: 5350</p> <p>We ask that you send the above funds to us immediately.</p> <p>The issue price of the Cap-It Certificate is subject to financial market conditions and therefore may change in the future. Please send the required subscription amount as soon as possible to maximise the chance of a successful subscription at or below your subscription price.</p> <table><tr><td>Amount Protected</td><td>£200,000</td></tr><tr><td>Cap Rate</td><td>2.50%</td></tr><tr><td>Start Date</td><td>19 April 2022</td></tr><tr><td>End Date</td><td>19 April 2024</td></tr><tr><td>Benchmark Rate</td><td>Base</td></tr><tr><td>Payment Frequency</td><td>Quarterly</td></tr><tr><td>Subscription Price</td><td>£3,800</td></tr><tr><td>Created at</td><td>18 April 2022 13:32</td></tr><tr><td>PDF Copy</td><td>Download</td></tr></table>	Amount Protected	£200,000	Cap Rate	2.50%	Start Date	19 April 2022	End Date	19 April 2024	Benchmark Rate	Base	Payment Frequency	Quarterly	Subscription Price	£3,800	Created at	18 April 2022 13:32	PDF Copy	Download
Amount Protected	£200,000																		
Cap Rate	2.50%																		
Start Date	19 April 2022																		
End Date	19 April 2024																		
Benchmark Rate	Base																		
Payment Frequency	Quarterly																		
Subscription Price	£3,800																		
Created at	18 April 2022 13:32																		
PDF Copy	Download																		

Stage 2B - Funds received (but not in full)

BUBBLES & PIPS LTD

Subscription #10053

☐ Subscription Agreement signed on 18 April 2022
 ☐ We have received £3,000
 ☐ We are awaiting receipt of the remaining £800
 ☐ We are sourcing the underlying cap protection
 ☐ Your certificate has been issued

Bank transfer instructions

The issue price of the Cap-It Certificate is subject to market conditions. We therefore ask that you send the funds to us immediately in order to maximise the chance of a successful subscription.

Account Name

Cap-It Issuer Limited

Sort Code

23-05-80

Account Number

27667473

Amount

£800

Reference

APP10053

I've made my bank transfer

Subscription information

Show

Thank you for agreeing to purchase a Cap-It Certificate.

A confirmation email has been sent to david.mcinnis@capit.co.uk

Please send £3,800 with the reference 5350 to:

Bank Name:

Metro Bank

Sort Code:

23-05-80

Account Number:

27667473

Reference:

5350

We ask that you send the above funds to us immediately.

The issue price of the Cap-It Certificate is subject to financial market conditions and therefore may change in the future. Please send the required subscription amount as soon as possible to maximise the chance of a successful subscription at or below your subscription price.

Amount Protected

£200,000

Cap Rate

2.50%

Start Date

19 April 2022

End Date

19 April 2024

Benchmark Rate

Base

Payment Frequency

Quarterly

Subscription Price

£3,800

Created at

18 April 2022 13:32

PDF Copy

Download

Stage 5A - Expiry (some funds received - but insufficient)

BUBBLES & PIPS LTD

Subscription #10053

☐ Subscription Agreement signed on 18 April 2022
 ☐ We have received £3,000
 ☐ It has not been possible to issue your certificate
 ☐ Your subscription expired on 23 April 2022

Subscription information

Show

Thank you for agreeing to purchase a Cap-It Certificate.

A confirmation email has been sent to david.mcinnis@capit.co.uk

Please send £3,800 with the reference 5350 to:

Bank Name:

Metro Bank

Sort Code:

23-05-80

Account Number:

27667473

Reference:

5350

We ask that you send the above funds to us immediately.

The issue price of the Cap-It Certificate is subject to financial market conditions and therefore may change in the future. Please send the required subscription amount as soon as possible to maximise the chance of a successful subscription at or below your subscription price.

Amount Protected

£200,000

Cap Rate

2.50%

Start Date

19 April 2022

End Date

19 April 2024

Benchmark Rate

Base

Payment Frequency

Quarterly

Subscription Price

£3,800

Created at

18 April 2022 13:32

PDF Copy

Download

Stage 5A - Duplicate? - Expiry (Sufficient funds received)

BUBBLES & PIPS LTD

Subscription #10053

☐ Subscription Agreement signed on 18 April 2022
 ☐ We have received £3,000
 ☐ It has not been possible to issue your certificate
 ☐ Your subscription expired on 23 April 2022

Subscription information

Show

Thank you for agreeing to purchase a Cap-It Certificate.

A confirmation email has been sent to david.mcinnis@capit.co.uk

Please send £3,800 with the reference 5350 to:

Bank Name:

Metro Bank

Sort Code:

23-05-80

Account Number:

27667473

Reference:

5350

We ask that you send the above funds to us immediately.

The issue price of the Cap-It Certificate is subject to financial market conditions and therefore may change in the future. Please send the required subscription amount as soon as possible to maximise the chance of a successful subscription at or below your subscription price.

Amount Protected

£200,000

Cap Rate

2.50%

Start Date

19 April 2022

End Date

19 April 2024

Benchmark Rate

Base

Payment Frequency

Quarterly

Subscription Price

£3,800

Created at

18 April 2022 13:32

PDF Copy

Download

Stage 5B - Subscription expiry (with no money received)

BUBBLES & PIPS LTD

Subscription #10053

- ☐ Subscription Agreement signed on 18 April 2022
- ☐ We have not received your Subscription Funds
- ☐ Your subscription expired on 23 April 2022

Subscription information

[Show](#)

Thank you for agreeing to purchase a Cap-It Certificate

A confirmation email has been sent to david.mcinnis@capit.co.uk

Please send £3,800 with the reference 5350 to:

Bank Name: Metro Bank
Sort Code: 23-05-80
Account Number: 27667473
Reference: 5350

We ask that you send the above funds to us immediately.

The issue price of the Cap-It Certificate is subject to financial market conditions and therefore may change in the future. Please send the required subscription amount as soon as possible to maximise the chance of a successful subscription at or below your subscription price.

Amount Protected	£200,000
Cap Rate	2.50%
Start Date	19 April 2022
End Date	19 April 2024
Benchmark Rate	Base
Payment Frequency	Quarterly
Subscription Price	£3,800
Created at	18 April 2022 13:32
PDF Copy	Download

Add an entity

Dimensions: iPhone XR ▾ 414 × 896 96% ▾ No throttling ▾

Registered address

Beneficial owners

Please provide the names of all the partners/individuals who own over 25% of the partnership or voting shares in the partnership; and any **OTHER** individual(s) who exercise control over the management of the partnership. (If applicable, include your own name)

Add name

Add

Go back

Submit

Make the beneficial owners' names field responsive. Current version does not fit on a page for a narrow screen.

Add an entity

Type of entity
Partnership

Partnership name

Postcode

Registered address

Beneficial owners
Please provide the names of all the partners/individuals who own over 25% of the partnership or voting shares in the partnership; and any **OTHER** individual(s) who exercise control over the management of the partnership. (If applicable, include your own name)
Add name

Add

Submit Go back

Add an entity

Type of entity
Partnership

Partnership name

Postcode

Registered address

Beneficial owners
Please provide the names of all the partners/individuals who own over 25% of the partnership or voting shares in the partnership; and any **OTHER** individual(s) who exercise control over the management of the partnership. (If applicable, include your own name)
Add name

Add

Go back Submit

Add entity

Type of entity
Company/LLP

Company number

Clear

☐ Add business address if different from registered address

Submit Go back

Add an entity

Type of entity
Company/LLP

Company number

Clear

☐ Add business address if different from registered address

Go back Submit

Edit entity

For partnership allow user to change address and beneficial owners automatically

For company allow user to change business address automatically

For all entities including partnership and company name changes will require Cap-It's approval.

Individual

To edit your address, please enter your new postcode and select the address from the dropdown
To request any other changes, see our [FAQ](#)

Update details

Full Name

Date of birth
DD/MM/YYYY

Postcode

Residential address

Submit Go back

You are submitting a request to Cap-It to update your details. Any changes to your residential address will be updated automatically.

Your details

Your Full Name
David McInnes

Date of birth
10 November 1995

Postcode
w37pe

Residential address
3 Taylors Green
London

Go back Request update

Deactivate profile

Move your details to div class="card-header" To be consistent with all forms
 Change "Your Full Name" to "Full Name"
 Remove div for "card-footer" containing "Deactivate profile" button

Company

You are able update your business address

Please use the form to add or edit your company's business address (if different from its registered address)
 If you wish to make other changes to your company's details, please do so at Companies House

Update details

Company number

Company name

Postcode

Registered address

☐ Add business address if different from registered address

Submit Go back

If you wish to update any company information, please do so at Companies House.

Update an entity

Company number
 Clear

Company name

Postcode

Registered address

☐ Add business address if different from registered address

Postcode

Address

Bank Details
 Account Name

Change message class to "info" instead of "warning"
 Change message to:

Please use the form to add or edit your company's business address (if different from its registered address)

If you wish to make other changes to your company's details, please do so at Companies House

Similar to adding a company entity the fields for company name, company registered address should be filled in and be read only. **We get this through company house API Please display the details from company house and not from database (This has already been built for adding a company entity). When they submit everything will be updated: info from company house and their business address there is no need for Cap-It's approval**
 Remove "Clear" button

Remove bank details from the business address section. Changing bank details is manual and per subscription/certificate

Bank Details

Account Name

Sort Code

Account Number

Partnership

Please use the form to update your partnership's address or beneficial owners.
To request any other changes, see our [FAQ](#)

Update details

Partnership name

Postcode

Registered address

Beneficial owners
Please provide the names of all the partners/individuals who own over 25% of the partnership or voting shares in the partnership; and any **OTHER** individual(s) who exercise control over the management of the partnership. (If applicable, include your own name)

Add name

David James

Update an entity

Partnership name

Postcode

Registered address

Beneficial owners
Please provide the names of all the partners/individuals who own over 25% of the partnership or voting shares in the partnership; and any **OTHER** individual(s) who exercise control over the management of the partnership. (If applicable, include your own name)

Add name

David

Entity pages

Applies to all **entity pages**:

Put the entity name as card header **not** inside <h2> or card-title class to be consistent with other cards - remove "-Entity Information"

Remove the row that repeats the "Entity name" in the card-body

Change the order of the buttons but keep the layout: 1.Edit, 2.Go back, 3.Delete

Remove Subscription section

If exists remove certificate section also

A user may not deactivate account if they have an entity with a subscription.

A user may not delete an entity if the entity has a subscription

The button should be inactive and if clicked on should send them to the webpage

"<https://www.capit.co.uk/glossary/why-cant-i-delete-an-entity-or-deactivate-my-account/>"

Entity-individual

David McInnes

Type	Individual
Date of birth	10 November 1995
Email	david.mcinnis@capit.co.uk
Password	Change password
Residential address	
Address	1 Taylors Green London
Postcode	w37pe

Edit Go back Deactivate profile

Eligibility Show

David McInnes - Entity Information

Type	Individual
Residential address	
Address	1 Taylors Green London
Postcode	w37pe

Go back Edit

Eligibility

Elective professional client

Date created	2 May 2022 11:09:05
Expiration date	2 May 2022 11:09:05
PDF copy	<a>Download

End eligibility

High net worth Expired

Date created	25 April 2022 10:12:28
Expiration date	29 April 2022 16:07:56
PDF copy	<a>Download

Elective professional client Expired

Date created	19 April 2022 15:13:31
--------------	------------------------

Remove the “Choose eligibility” button on this page even if the individual is no longer eligible. They will be able to select their eligibility via prompt on the dashboard

Add row for “Date of birth”, “Email” and “Password” add a link “Change password”

Add a
 after entity info card

Add show/hide button for the eligibility cards

Add a eligibility-status for current eligibility with label value “Active” color green

Entity-company

BOCIOC M LIMITED

Type	Company/LLP
Company number	12345678
Registered address	
Address	52 Avocet Close Warwickshire
Postcode	CV23 0WU

Edit Go back Delete

BOCIOC M LIMITED - Entity Information

Type	Company/LLP
Entity name	BOCIOC M LIMITED
Company number	12345678

Go back Delete Edit

Subscriptions

Amount	£1,000,000
Protected	
Cap Rate	1.00%
Start Date	10 February 2022
End Date	10 February 2024
Benchmark Rate	Libor
Payment	Quarterly
Frequency	
Subscription	£20,800
Price	
Created at	09 February 2022 14:44
PDF Copy	<a>Download

Entity-Partnership

David McInnes Partnership	
Type	Partnership
Beneficial owners	David McInnes, Nick Stoop
Registered address	
Address	1 Taylors Green London
Postcode	w37pe
Edit	Go back
Delete	

David McInnes Partnership - Entity Information

Type	Partnership
Entity name	David McInnes Partnership
Registered address	
Address	1 Taylors Green London
Postcode	w37pe
Go back	Delete
Edit	

Add row for "Beneficial owners" display as comma separated values

The format of the money is not consistent. The money should be in the format £###,###,### comma separated. Display with decimal only when the amount contains decimal. The examples below show unwanted results. This rule should apply to all instances of money on the website and emails.

57 - David McInnes

[Track progress](#)

- ☒ Subscription Agreement signed on 28 April 2022
- ☒ We are awaiting receipt of the £3700 subscription price
- ☒ Your certificate has been issued

58 - David McInnes

[Track progress](#)

- ☒ Subscription Agreement signed on 28 April 2022
- ☒ We have received £200.00 of £3,700.00 subscription price
- ☒ We are awaiting receipt of the remaining £3,500.00
- ☒ Your certificate has been issued

Mistake

- ☒ Subscription Agreement signed on 28 April 2022
- ☒ We have received £3,690.00 of £3,700.00 subscription price
- ☒ We are awaiting receipt of the remaining £10.00
- ☒ Your certificate has been issued

Sufficient fund received trigger not built to spec. Specifically:

MONEY IN		£SF (k=100)			
2A (SA=£)	Cap-It EP (Funds)	TM#2A	EM#2A	Insert Funds, T=Now,	
2AX (SSA=£)	(SF>=(SP-k))	TM#2AX		RemType=SSA	

Expected result.

- ☒ Subscription Agreement signed on 28 April 2022
- ☒ We have received £3,690.00
- ☒ We are sourcing the underlying cap protection
- ☒ Your certificate has been issued

Please add a rule on nova for this constant tolerance (k) of the subscription funds so we can change it if we need to in the future.

A supplemental subscription comes up as a new row in the subscription card on the dashboard.

When a supplemental subscription agreement is signed there is an addition to the subscription page under the subscription information, pdf downloads a new row is added with the pdf for the supplemental subscription agreement document that was signed. Order by supplement number descending.

When Cap-It sends data through the certificate API

1) Tracker message for subscription

TM#3 – Certificate issued

Trigger: Cap-It sends Certificate Trade Info to End Point

Your subscriptions

[Subscription ID] – [Entity Name] [Track progress](#)

- ✓ Subscription Agreement signed on [SD]
- ✓ We have received £[SF]
- ✓ Your certificate has been issued on [Issue Date]

Modify to

- ✓ Subscription Agreement signed on 2 May 2022
- ✓ We have received £3,000.00
- ✓ We have sourced the underlying cap protection
- ✓ You will receive your certificated via email

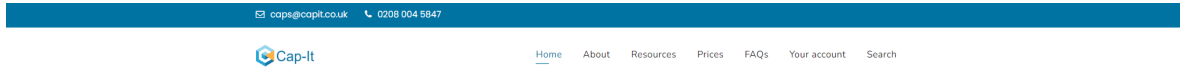
2) Don't send out email in subscription spec

EM#3 – Certificate Issuance confirmation

Subject Cap-It - Subscription ID [SID]: Subscription Successful
Dear [MEMBER NAME],
Thank you for your subscription to purchase a Cap-It Certificate (+ if not individual entity: on behalf of [ENTITY NAME]).
We are delighted to confirm that your subscription has been successful. Your Cap-It Certificate has been issued at the issue price of £[IP]. (+ if SF>IP: Accordingly, the £[SF-IP] surplus subscription funds will be returned to your account.)
Please find attached your Confirmed Certificate Terms. You will shortly receive from the Administrator an authenticated copy of the Confirmed Certificate Terms and confirmation that your Cap-It Certificate has been added to the Certificates Register.
You can view your Cap-It Certificates [here](#).
Kind regards
Cap-It
Attachments: [CCT]

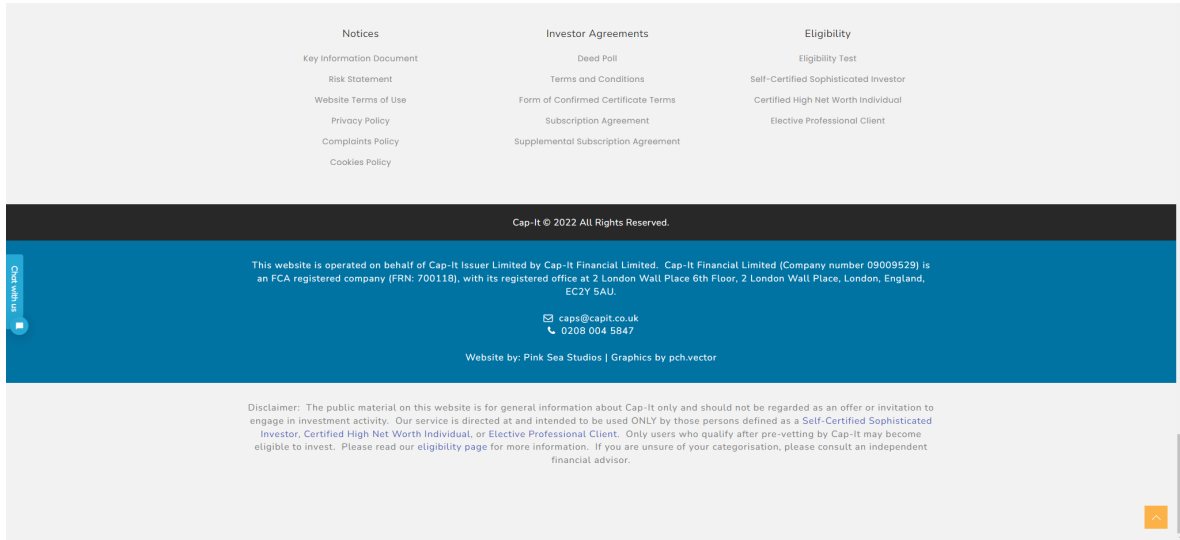
Header and footer

Replace navbar with Cap-It's nav bar



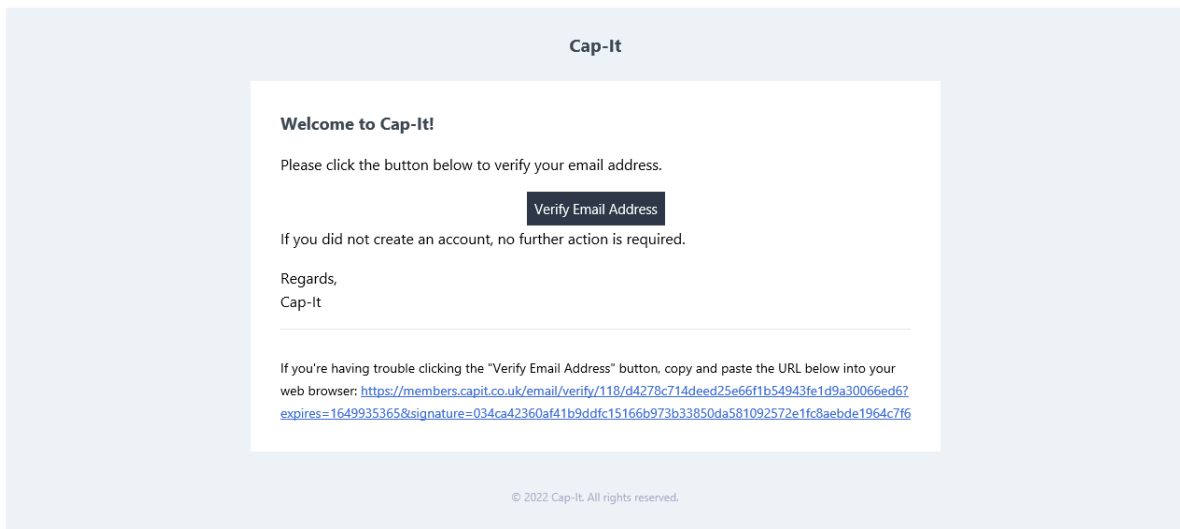
The highlighted tab should be Your account

Add footer from Cap-It's website. If Cap-It make changes to the nav bar or the footer on capit.co.uk, it is desirable that the change is also reflected on members.capit.co.uk



Cap-Its tidio(contact us form) is desirable but not essential.

Emails



Change button colour to match other CTA buttons