



CLIENT CHARGE CARD

(with effect from 1st October 2019)

Dealing Charges

Consideration Band	Commission Rate
£0.00 - £15000	1.75%
Next £8000	1.00%
Balance	0.50%

For illustrative purposes only, a purchase/sell for a consideration of £5000, would be calculated as follows:

$$£5000 \times 1.75\% = £87.50$$

The above commission rate is subject to a minimum charge of £27.50 per purchase or sale.
£15 transaction charge per purchase or sale.

Other Charges

£10 per month Account charge. (Charge is not applicable to ISAs or our Investment Management Service.)

£25 per holding for transferring investments to another nominee provider or to your name.

£20 (plus VAT) per same day UK bank payment, £30 (plus VAT) per International bank payment.

Probate Valuation charge of 0.1% of the value (plus VAT), minimum charge £40 (plus VAT) and £5 to verify each holding not held in the nominee service with the appropriate company registrar.

£2.50 per dividend administration charge for each distribution (including accumulation distributions) allocated to the account, limited to the value of the distribution allocated where less than £2.50.

We may use the services of third parties. Those third parties may levy a charge that we shall pass on. These charges may vary, please contact your regional office or Account Executive for further information.

Investment Management Service Fee

Investments managed on a discretionary (as described in our Services, Terms and Conditions) basis, will be charged a management fee of 1.15% (plus VAT) per annum, subject to a minimum monthly charge of £20 (plus VAT) per month but no commission or transaction charge will be levied when we execute a purchase or sale. The fee will be calculated daily, based on the value of the portfolio and applied monthly.

For illustrative purposes only, we detail below a portfolio valued at £100,000 with a management fee of 1.15% with no additional dealing charges.

Calculation - £100,000 x 1.15%	= £1150
Plus VAT at 20%	= £230
Total Management Fee	= £1380
Plus dealing charges	= £0
Total	= £1380

The illustration assumes the value of the portfolio will remain unchanged during the year.

ISA & JISA Administration Fee

ISA & JISA accounts are subject to an administration fee of 0.75% (plus VAT) per annum subject to a minimum monthly charge of £10 (plus VAT). The fee will be calculated daily, based on the value of the portfolio and applied monthly. The ISA & JISA Administration Fee is not applicable for those accounts using our Investment Managed Service.

For illustrative purposes only, we detail below a portfolio valued at £100,000 with an administration fee of 0.75%.

Calculation - £100,000 x 0.75%	= £750.00
Plus VAT at 20%	= £150.00
Total Management Fee	= £900.00
Plus Dealing Charges	£0.00
Total	= £900.00

The illustration assumes the value of the portfolio will remain unchanged during the year.