EXECUTION-ONLY DEALING SERVICE CHARGE CARD

(with effect from 1st February, 2024)

Clients may elect for a traditional execution-only dealing arrangement, where instructions may be conveyed over the phone, or request an "online arrangement", where instructions may be submitted via our web portal (branded as ICON).

Online Based Service (ICON)

Account Charge (custody and dealing services)

A 0.25% per annum charge is applied to your general investment account, ISA or JISA accounts on the first £1m, anything in excess of this value being charged at 0.1% per annum, subject to a minimum charge of £20 per month. This fee is calculated daily, based upon the value of your assets (excluding the prevailing cash balance) and applied monthly. The accrued charge will be immediately payable upon the termination of the service.

For illustration purposes only, we detail below a portfolio valued at £100,000 of which £1,000 is held in cash, subject to an annual account charge of 0.25%.

Account Charge:	£99,000 x 0.25%	=	£247.50
	£1,000 x 0%	=	£0.00
	Total Account Charge	=	£247.50

The illustration assumes the value of the portfolio and the cash element, remain unchanged during the year.

Dealing Charges

£4.95 per trade, UK Shares, Preference Shares, Overseas Shares, Corporate Bonds, Eurobonds, Sovereign Debt, UK Government Stock, Structured Products and Certificates of Deposit, and all other listed securities.

£0 per trade - Unit Trust/Open Ended Investment Companies.

£25 Telephone Dealing charge where dealing instructions are taken over the telephone.

Phone Based Service

Account Charge (custody and dealing services)

An account charge of £10 per month is applied to a general investment account (not an ISA).

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 x 1.75% = £87.50

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

A £15 transaction charge per purchase or sale is also applicable.

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Other Charges Common to both the Phone Based and Online Service

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

£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 of £40 (plus VAT) and £5 to verify each holding not held in the nominee service with the appropriate company registrar.

If you request a valuation report or statement on a more frequent basis than their standard calendar quarter end reporting point, we may apply a charge of £25 for each such report or statement.

If you request a copy of a confirmation note, we may make a charge of £1 for each copy.

We may use the services of third parties. Those third parties may levy a charge that we shall pass on, although we will convey these to you prior to accepting your related order or instruction. If we intend to charge additional fees which are not set out in this charge card, we will agree these with you before you incur the fees.

Taxes and Levies

When you purchase UK listed-securities you will usually have to pay stamp duty of 0.5%. A similar duty may apply on certain overseas stocks known as a "Foreign Transaction Tax", where the rate may vary per country.

When you place a trade of more than £10,000 in value for a UK listed-security, you will typically be charged a PTM Levy of £1.50.

ISA & JISA Account Charge (custody and dealing services)

A 0.25% per annum charge is applied to your ISA or JISA, subject to a minimum charge of £10 per month. This fee is calculated daily, based upon the value of your assets (excluding the prevailing cash balance) and applied monthly. The accrued charge will be immediately payable upon the termination of the service.

For illustration purposes only, we detail below an ISA portfolio valued at £100,000 of which £1,000 is held in cash, subject to an account charge of 0.25%.

Account Charge:	£99,000 x 0.25%	=	£247.50
	£1,000 x 0%	=	£0.00
	Total Account Charge	=	£247.50

The illustration assumes the value of the ISA and the cash element will remain unchanged during the year.

Interest on Cash

With effect from 19th December 2025, Interest is paid monthly at a rate of 1.25% per annum, conditional on satisfying a minimum interest entitlement of £1.

For illustration purposes only, we detail below what interest would be paid where £1,000 is held in cash for a year.

Total Interest received	=	£12.56

The illustration assumes no change in the cash balance over the full 12 month period, with the exception of the monthly interest allocations.