



EXECUTION-ONLY DEALING SERVICE CHARGE CARD

(with effect from 1st December 2022)

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

A 0.25% per annum charge is applied to your general investment account or ISA account subject to a minimum charge of £20 per month. This fee is calculated daily, based upon the value of your assets (to include cash) and applied monthly. The accrued charge will be immediately payable upon the termination of the service.

For illustrative purposes only, we detail below a portfolio valued at £100,000 subject to an account charge of 0.25%.

Total Account Charge = £250

The illustration assumes the value of the portfolio will 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.

ISA & JISA Administration Fee

ISA and JISA accounts are not subject to an administration fee.

Phone Based Service

Account Charge

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:

$£5000 \times 1.75\% = £87.50$

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.



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 shares you usually have to pay stamp duty of 0.5%.

When you place a trade of more than £10,000 in value, you will typically be charged a PTM Levy of £1.

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.

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

Calculation - £100,000 x 0.75%	=	£750
Plus VAT at 20%	=	£150
Total Management Fee	=	£900
Plus Dealing Charges	=	£0
Total	=	£900

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

Interest on Cash

With effect from 1st September 2023, Interest is paid monthly at a rate of 3.00% per annum, conditional on satisfying a minimum interest entitlement of £1.