PLATFORM SERVICES CHARGE CARD

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(with effect from 1st February, 2024)

Account Charge (custody and dealing services)

A 0.25% per annum charge is applied to your client's account on the first £1m, anything in excess of this value being charged at 0.1% per annum, subject to a minimum charge of £25 per account per quarter. This charge is calculated daily, based upon the value of your client's assets (to exclude the prevailing cash balance) and charged to their account at quarterly intervals on 31st March, 30th June, 30th September and 31st December each year. The accrued charge will be immediately payable upon the termination of the service.

An additional charge of 0.10% per annum is applicable against the value of overseas stock held in the global custody service provided by SIX (does not apply to Euroclear stocks).

For illustration purposes only, we detail below a portfolio valued at £100,000 of which £1,000 is held in cash, with a service charge fee of 0.25%, also holding £10,000 of non-Euroclear stock in the global custody service provided by SIX.

Total Account Charge:	£99,000 x 0.25%	=	£247.50
	£1,000 x 0%	=	£0.00
	Sub Total	=	£247.50
Global Custody Charge:	£10,000 x 0.1%	=	£10.00
	Total	=	£257.50

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

£50 dealing charge that requires us to submit an application form and an advanced payment.

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

Other Charges

£100 per annum fee chargeable half-yearly at the end of April and October for holders of US stocks falling under the Internal Revenue Service's Qualified Intermediary Regime.

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

Probate Valuation charge of 0.1% of the value (plus VAT), minimum charge £40 (plus VAT).

£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 although whenever possible we will convey these to you prior to accepting your related order or instruction. These charges may vary. Please contact our Online Services Team for further information.

If we intend to charge additional fees which are not set out in this charge card, we will agree these with you before your clients 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 an order of more than £10,000 for a UK listed-security, you will typically be charged a PTM Levy of £1.50.

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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.