

what it costs for your certificated dealing service

Certificate dealing charges

Dealing commission (sales/purchases)

Postal	
UK Stocks & Shares and Gilts & UK Bonds	1% (minimum £35.00)
Telephone	
UK Stocks & Shares and Gilts & UK Bonds	1% (minimum £50.00)

Other dealing charges

Stamp Duty	0.5% payable on the purchase of UK shares (excluding certified shares on AIM and other recognised growth markets)
PTM Levy	£1.00 on all transactions over £10,000

Other fees

Account fees

Account administration	Free
Account closure	Free

Transfer of sale proceeds

3-5 days transfer	Free
Same day transfer	£25.00
By cheque	£25.00

Company registrars rejection

Handling fee	£15.00
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Duplicate contract note

Handling fee	Free
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Bounced cheque

Handling fee	£25.00
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costs and charges illustration

This section provides you with an illustration of the effect costs and charges could have on any future investments you purchase. It is not marketing material. This information is required by law and you are advised to read it in order that you can make an informed decision about whether to invest.

Charges summary

		Shares		Investment Trusts	
		Lump sum investment		Lump sum investment	
		%	£5,000	%	£5,000
Postal	Investment management charges	0.00%	£0.00	0.99%	£49.26
	Our charges	1.48%	£73.89	1.48%	£73.89
	Total	1.48%	£73.89	2.46%	£123.15
Telephone	Investment management charges	0.00%	£0.00	0.99%	£49.25
	Our charges	1.49%	£74.63	1.49%	£74.63
	Total	1.49%	£74.63	2.48%	£123.88

The illustrations above are based on the following:

Our charges are the charges for operating your account with us, e.g. Dealing commission and stamp duty.

Please refer to the Tariff sheet for more details of the charges taken by us.

Investment management charges are the charges for managing the investment and are charged by the Investment Manager not us. The charges for investment trusts are based on average rather than actual amounts. For details of the specific charges and how they could affect your chosen investment, please refer to our website. Please note there are no Investment management charges for investing in UK Stocks and Shares or Gilts & UK Bonds.

Charges are based on one lump sum contribution with no further lump sums and a sale.

Other charges may be applicable based on your personal circumstance and dealing frequency.

The cumulative effect of costs and charges on return

	What your value could be if there were no charges		What your value could be after charges	
	Shares	Investment Trusts	Shares	Investment Trusts
Postal	£5,624	£5,624	£5,486	£5,323
Telephone	£5,624	£5,624	£5,485	£5,322

The total charges deducted for each investment will have an impact on the return you might get. Whilst performance cannot be guaranteed we can provide examples of how the charges will affect what you might get back.

Based on a £5,000 investment purchased, held and then sold after 3 years with an assumed net growth rate of 4% pa in the investment.

Your questions answered

What investments can be purchased or sold using this service?

You can purchase or sell UK Stocks and Shares, or Gilts and UK Bonds in certificated form, Investment Trusts, Real Estate Investment Trusts (REITs), Venture Capital Trusts (VCTs).

When will I receive payment for my sale?

A BACS payment will be made on settlement of the sale (which will take approx. 10 working days). The BACS payment can then take 3-5 days to reach your account. Payments by cheque incur an additional charge in line with our tariff.

What if the details on my certificate are out of date?

If you have changed your name or recently moved, you will need to advise the Company Registrar before we can sell your shares. The Registrar's details can usually be found on the certificate.

What if I am selling on behalf of someone else named on the certificate?

You would need to provide us with evidence of your own identity and also provide confirmation of the authority you are acting on. This is typically when you have Power of Attorney, are an Executor or are acting on behalf of a Company. You will also need to advise the Company Registrar before we can sell the shares. If in doubt phone the Dealing team on 01296 41 42 43 for clarification.

Why is the illustration based on £5,000 lump sum investment rather than the amount I wish to invest?

This has been used as a typical investment amount for illustration purposes.

Why does the illustration not represent my personal circumstances or investment amount? Can you provide me with a personalised version?

The illustrations are intended to be generic in nature and it is not feasible to cover personal circumstances for customers, therefore, we will not be producing personalised versions of the illustration.

Why does the illustration not include all the charges I may pay? Where can I see what other charges are applicable to my account and investment?

Our illustration is based on the standard tariff and charges to keep the illustration as simple as possible. To cover the various charges that might be incurred there are too many variables that will affect this, such as the number of investments or withdrawals you make, and therefore it not practical to make assumptions on this. Our tariff contains details of all our account charges. For details of the investment management charges and how these could affect your chosen investment, please refer to our website. The Key Investor Document (for Investment Trusts) also contains details of the charges along with information on the risk and performance of the investment.

Why have you used a 4% growth rate for a three year period?

4% has been used as an average rate of return. The actual investment return could be greater or less and 4% has been used for illustrative purposes only. The Key Information Document (KID) will provide details of the past performance of your chosen investment. Don't forget that past performance is not a reliable indication of likely future performance.

Other questions or problems?

If you have any further questions or problems, feel free to give us a call on 01296 41 42 43.

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