



# consolidating your existing stocks and shares ISAs

## Section 1: Your details

Title  Surname  Customer reference

Forename(s)  Phone

Email

## Section 2: Existing stocks and shares ISA details

All ISAs  tick here if you wish to consolidate all your stocks and shares ISAs under the above customer reference

### Consolidate specific ISAs:

Account <input type="text"/>	Account <input type="text"/>	Account <input type="text"/>
Account <input type="text"/>	Account <input type="text"/>	Account <input type="text"/>
Account <input type="text"/>	Account <input type="text"/>	Account <input type="text"/>

If you wish to transfer and consolidate ISAs held outside of The Share Centre, please either call us on 01296 41 41 41 or visit [www.share.com/forms](http://www.share.com/forms).

## Section 3: New consolidated account type

Investments may need to be sold before consolidating into one of our Ready-made ISAs.

**Option:**  Self-select Stocks & Shares  
(tick one)

Ready-made Cautious  Ready-made Balanced  Ready-made Adventurous

Add to my existing stocks and shares ISA:  (Your existing account tariff could be different to our current ISA range)

## Section 4: Managing your account

**Income:**  left in the account as cash (default)  
(tick one)  re-invested into the same company that paid the dividend  
 paid out each quarter by BACs to the account below

### Income paid to:

Bank/building society

Branch address

Account name  Bank/building society number

Building society roll number  Sort code

## Section 5: Statements & contract notes:

**Option:**  Receive by email (you must provide an email address above)  
(tick one)  Receive by post (incurs an additional charge - see cost sheet)

## Section 6: Declaration and authorisation

### I declare that:

- The above information is true and correct
- I will notify The Share Centre without delay of any circumstances or changes affecting the information on this form
- I agree to be bound by The Share Centre's Terms of Business and Tariff
- I have read The Share Centre's Key Features Document

### I authorise The Share Centre Limited:

- I authorise The Share Centre to consolidate my existing stocks and shares ISAs in accordance with the Terms of Business and Tariff of the chosen account

My signature confirms all the statements and instructions on this form.

Signature

Date

# Things to consider when consolidating existing ISAs into one account

## **Into a Ready-made ISA**

This account only holds a fund from the TC Share Centre ICVC portfolio, all existing funds or equities (except any holding in the TC funds) will be sold and the cash transferred to the new ISA.

## **From a Corporate ISA into a Self-select Stocks & Shares ISA**

If you're consolidating a Corporate ISA you will lose the preferential dealing commission of 0.5% on the named corporate company. Please refer to the costs sheet for the dealing commission options that can apply to the Self-select Stocks & Shares ISA.

## **The following are applicable to all account types**

The income option (how we manage your dividends) you have chosen overleaf will apply to the new ISA. If you have chosen our dividend reinvestment option, this reinvests into the company that paid the dividend rather than on a quarterly basis which may have applied to your existing ISAs. This is subject to a minimum dividend of £10.

If you have entered different bank details overleaf to the one we have on our records we will require an original bank statement as confirmation of the details.

## **Other questions?**

If you have any further questions feel free to give us a call on 01296 41 41 41.

PO Box 2000 Aylesbury Buckinghamshire HP21 8ZB

**phone** 01296 41 41 41 **deal** 01296 41 42 43 **fax** 01296 41 41 40

**email** [info@share.co.uk](mailto:info@share.co.uk) **web** [www.share.com](http://www.share.com)

## what it costs for your account

### Dealing option fees

	<b>Standard</b> I usually deal less than £750 online (£2,000 offline) or occasionally	<b>Frequent</b> I frequently deal more than £750 online (£2,000 offline) or have a lump sum to invest
Dealing option fee	none	£20.00 + VAT per quarter
Dealing commission online (website/app) <sup>(1)</sup>	1% (minimum of £7.50)	£7.50
Dealing commission offline (phone/post/email) <sup>(1)</sup>	1% (minimum of £20.00)	£20.00
Regular investing	0.5% (minimum £1.00)	0.5% (minimum £1.00)
Automatic re-investment	0.5%	0.5%

### Monthly administration fees + VAT

Share Account	£1.50
Self-select Stocks & Shares ISA	£4.00
Ready-made ISA	No charge
Ready-made Lifetime ISA	No charge
Investment Club	£1.50
Company/Trust/Partnership Account	£1.50
Junior Investment Account	£1.50
Ex-Barclays	£1.50

### Statements & contract notes – monthly charge for each account

By email	Free
By post	£2.00 + VAT

### Other dealing charges – payable on all dealing options

Stamp Duty	0.5% payable on the purchase of UK shares (excluding certified shares on AIM and other recognised growth markets – see overleaf). Other rates may apply to shares listed outside the UK.
PTM Levy	£1.00 on all transactions over £10,000
Unit Trust and OEICs	Any discount we negotiate for you on the initial fee will be used to buy additional units.
Foreign Financial Transaction Tax	Payable on the purchase of certain European shares. The charge varies depending on the country.

### Other fees – payable on all dealing options

#### Cash withdrawals

3-5 days transfer	Free
Same day transfer	£25.00
Overseas transfer (restrictions apply)	£50.00
By cheque	£5.00
Please note, withdrawals from Lifetime ISAs could incur a 25% withdrawal charge (see over)	

#### Share transfer

Transfer in	Free
Transfer to another broker (per account or part thereof) (there is no charge for Junior ISA's if transferring cash only)	£25.00
Re-registration to certificate (per holding)	£25.00
Gifting fee – spouse	Free
– charity	Free
– other	Free

#### Bounced cheque or unpaid direct debit

Handling fee	£25.00
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#### Report & Annual Accounts

Provide ad hoc Reports & Annual Accounts, and other company documentation for those investments not covered by the Shareholder Rights service	£10.00
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#### Closing account

Excluding dealing and transfer costs:	
Share Account	Free
Investment Club	Free
Company/Trust/Partnership Account	Free
Junior Investment Account	Free
All ISAs	Free

#### Deceased estate administration

Deceased customer account	£100.00
JIA	£50.00

(1) There is no dealing commission to pay on our Ready-made ISAs, Ready-made Lifetime ISA and Ready-made Junior ISA.

# 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				Funds			
		Lump sum investment		Regular investment		Lump sum investment		Regular investment		Lump sum investment		Regular investment	
		%	£5,000	%	£300 pcm	%	£5,000	%	£300 pcm	%	£5,000	%	£300 pcm
Junior Investment Account & Share Accounts*	Product costs	0.00%	£0.00	0.00%	£0.00	1.00%	£50.00	1.00%	£36.00	1.00%	£50.00	1.00%	£36.00
	Service costs	1.93%	£96.60	1.60%	£57.60	1.93%	£96.60	1.60%	£57.60	1.43%	£71.60	1.10%	£39.60
	Total	1.93%	£96.60	1.60%	£57.60	2.93%	£146.60	2.60%	£93.60	2.43%	£121.60	2.10%	£75.60
Self-Select ISA	Product costs	0.00%	£0.00	0.00%	£0.00	1.00%	£50.00	1.00%	£36.00	1.00%	£50.00	1.00%	£36.00
	Service costs	2.65%	£132.60	2.60%	£93.60	2.65%	£132.60	2.60%	£93.60	2.15%	£107.60	2.10%	£75.60
	Total	2.65%	£132.60	2.60%	£93.60	3.65%	£182.60	3.60%	£129.60	3.15%	£157.60	3.10%	£111.60
Ready-Made Lifetime ISA Ready-Made ISA	Product costs									1.75%	£87.50	1.75%	£63.00
	Service costs									0.00%	£0.00	0.00%	£0.00
	Total									1.75%	£87.50	1.75%	£63.00

The illustrations above are based on the following:

Service costs are the charges for operating your account with us, e.g. Administration fee (where applicable) Dealing commission and stamp duty (where applicable). Please refer to the Tariff sheet for more details of the service costs taken by us. Please note that the Administration fee is fixed and will not increase with the addition of further investment.

Product costs are the charges for managing the investment and are charged by the Investment Manager not us. The product costs for Investment trusts and funds are based on an average rather than actual amounts and you should refer to the Key Investor Information Document (funds) or Key Investor Document (investment trusts) for details of the specific charges. Please note there are no product costs for investing in shares.

Charges are based on one lump sum contribution or 12 regular contributions over an annual period with no further lump sums or any withdrawals.

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

\*Includes Investment Clubs and Company/Trust/Partnership Accounts.

## 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	Funds	Shares	Investment trusts	Funds
Junior Investment Account & Share Accounts*	£5,624	£5,624	£5,624	£5,470	£5,308	£5,336
Self-Select ISA	£5,624	£5,624	£5,624	£5,353	£5,191	£5,219
*Ready-Made Lifetime ISA Ready-Made ISA*			£5,624			£5,340

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 £5,000 investment held for 3 years with an assumed net growth rate of 4%.

# Your questions answered

## “How are my account costs paid?”

### Administration fee:

Taken from your account on the 26th of each month or the next business day. If there is not enough money in your account to pay the fee, we will take the payment from the next credit to your account. If outstanding fees increase over time, you will be able to see the amount owed on your statements. You can then pay into your account as normal to cover the fee owed. Please note, we may write to you if the outstanding amount is not cleared and we may have to sell investments in your account to cover the fee owed.

### Statements & contracts notes:

Same as above if received by post (free if received by email).

### Frequent dealing option fee:

If you've chosen our Frequent dealing option, the first payment is taken from your account when opened (and quarterly thereafter). We'll let you know if there's not enough money in your account to pay the fee, and switch you to our Standard dealing option if you still don't pay enough money in.

### Dealing commission and Regular Investing fees:

Taken from your account as part of each transaction.

### Other fees:

Taken from your account at the time of the individual transaction. We will contact you if there is insufficient money in your account to cover any fees due.

## “What interest is paid on cash in my account?”

Gross interest on any cash you hold is credited quarterly to your account at the Bank of Scotland base rate less 3.5%. The Share Centre may retain the difference between the interest paid to you and the interest we are able to earn, as permitted by The Financial Conduct Authority.

## “Which shares are exempt from stamp duty?”

In a bid to help growth companies raise finance and encourage you to invest in them, the Government doesn't charge stamp duty on shares on AIM and other recognised growth markets (subject to the appropriate certification). Please refer to the HMRC website to find out which markets are classified as 'recognised growth markets'. Since stamp duty exemption is on a company by company basis, feel free to give us a call on 01296 41 42 43 to check whether a particular share is exempt or not.

## “Will I be penalised for withdrawing from my Lifetime ISA?”

There is no withdrawal charge if:

- You are buying your first home (assuming you have held money in the account for at least 12 months)
- You are over 60
- You have a terminal illness
- The account holder is deceased.

If you withdraw money for any other reason, you will be charged a 25% withdrawal charge, which goes straight to HMRC.

## Why is the illustration based on £5,000 lump sum and £300 per month investment rather than the amount I wish to invest?

This has been used as a typical investment amount for illustration purposes. Please be aware that if investing a lump sum less than £2,000 the dealing commission for offline transactions are higher than investments made online.

## 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 or represent the frequent dealing tariff? 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 and the Key Investor Information Document (KIID) or Key Information Document (KID) will provide details of the product charges specific to your chosen 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 Investor Information Document (KIID) or 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 41 41.

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