

what it costs for your Junior ISA

Administration and dealing fees

	Ready-made JISA	DIY JISA	
		Standard I usually deal less than £750 online (£2,000 offline) or occasionally	Frequent I frequently deal more than £750 online (£2,000 offline) or have a lump sum to invest
Monthly administration fee	No charge	£1.00 + VAT	£1.00 + VAT
Dealing option fee	No charge	none	£20.00 + VAT per quarter
Dealing commission online (website/app)	No charge	1% (minimum of £7.50)	£7.50
Dealing commission offline (phone/post/email)	No charge	1% (minimum of £20.00)	£20.00
Regular investing	No charge	0.5% (min £1.00)	0.5% (min £1.00)
Automatic re-investment	No charge	0.5%	0.5%

Other dealing charges

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.

Statements & contract notes – monthly charge for each account

By email	Free
By post	£2.00 + VAT

Other fees

Account transfer

Transfer in	Free
Transfer out (if cash only)	Free
Transfer out (with investments)	£25.00
Bounced cheque or unpaid direct debit	£25.00
Administering a deceased customer account	£50.00

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
DIY JISA												
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	1.79%	£89.40	1.40%	£50.40	1.79%	£89.40	1.40%	£50.40	1.29%	£64.40	0.90%	£32.40
Total	1.79%	£89.40	1.40%	£50.40	2.79%	£139.40	2.40%	£86.40	2.29%	£114.40	1.90%	£68.40
Ready-Made JISA												
									%	£5,000	%	£300 pcm
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 the Ready-Made JISA are based on the average ongoing charge for the three funds available while the product costs for the DIY JISA 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 under the DIY JISA.

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.

The cumulative effect of costs and charges on return

	Shares	Investment trusts	Funds
	DIY JISA		
What your value could be if there were no charges	£5,624	£5,624	£5,624
What your value could be after charges	£5,493	£5,331	£5,359
	Ready-Made JISA		
What your value could be if there were no charges			£5,624
What your value could be after charges			£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 a £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.

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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