

what it costs for your account invested in Just Loans Group¹ debentures

Costs

Monthly Account Fees	Paid by Just Loans Group
Cash withdrawal (3-5 days transfer):	Free
Cash withdrawal (same day transfer):	£25.00
Overseas transfer (restrictions apply):	£50.00
Withdrawal by cheque:	£5.00
Share Transfer (transfer in):	Free
Share Transfer to another broker ² :	£25.00 per account or part thereof
Gifting fee	Free
Bounced cheque/unpaid direct debit handling fee:	£25.00
Early Redemption Fee	£50.00 per debenture
Deceased Estate Administration	£100.00

Buying and selling other investments

Just Loans Group ISA, Share Accounts and SIPPs³ can only hold Just Loans Group debentures and Just Loans Group ordinary shares. If you would like to buy and sell other investments, give us a call on 01296 41 41 41 and we'll switch your account to the standard Share Centre tariff. For full details of our account and dealing fees, please go to share.com.

Managing your debenture interest

When you open your account, you can choose whether to have your interest reinvested into additional debentures, or to retain it in your account. You can change this at any time by giving us a call on 01296 41 41 41.

Redeeming your debentures early

If you would like to redeem your debentures early (at the discretion of Just Loans Group), please call us on 01296 41 41 41 to make a request. Early redemption will be at a value of £1 per debenture and no further interest will be payable in the future. Please note that we charge a £50 one-off fee for early redemption.

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.

¹ Includes JLG Group PLC, Just Finance Loan & Investments PLC, Just Cash Flow PLC, Just Bridging Loans PLC, Eco Quest PLC, PWE Holdings PLC.

² This will not apply in the first 3 months following the transfer from Beaufort Securities.

³ There may be additional fees levied by the SIPP administrator

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