

We make dealing and other charges for our Services, When you deal with us or use any of our Services our latest charges will apply. If you have any questions about our fees, please call Customer Experience Centre on **0345 0700 720**.

### Custody Fees

**Custody fee (Base)** £12.50 +

There is a custody fee of £12.50 + product(s) fee per quarter.

	<b>Custody Fee</b>
Dealing Account	£4.99
Shares ISA	£4.99
Self Invested Pension Scheme (SIPP)	£4.99

No custody fee is payable for a Dealing Account if a Shares ISA or SIPP is held.

Offset - Any Fund Platform Fees plus online, dividend reinvestment and regular investment commission paid will be offset against your Custody Fee. Overseas fees (below) and telephone dealing commissions are excluded. Visit [selftrade.co.uk/informational/pricechange](http://selftrade.co.uk/informational/pricechange) for more details.

**Please note** - if you close your account or transfer out to another provider, the Custody and Funds Platform Fees will be charged pro rata up to the point of transfer/closure. This will be in addition to any transfer charges which are applicable.

### Dealing Fees

Online rate*	£10.99
Telephone rate	£17.50
(Telephone rate change will come into effect on 1 March 2019)	£27.50
Frequent trader rate**	£5.99
Exchange Traded Funds (ETFs)	£9.99
Regular investment service purchases	£1.50
Dividend reinvestment service purchases	£1.50
Limit/Stop loss orders	No Additional Fee

\* Commission is charged per deal. Where securities cannot be dealt online, phone rates apply. You will be advised at the time of dealing.

\*\* Frequent Trader Rates - Apply after the 21st trade made in any one calendar month, with a reduced rate of £5.99 per trade (per customer and not per account). Therefore, if you hold two or three products with us, under the same account number, we calculate your trading rate based on the aggregated number of trades you have made across all of those accounts.

## Mutual Fund Dealing Fees (Unit Trusts and OEICs)

All Purchases	Nil
Sale	£10.99

## Mutual Fund Platform Fees (Unit Trusts and OEICs)

	Mutual Fund Platform Fee
Fund values for the first £0 - £50,000	0.30% per annum
Fund values of £50,000.01 - £250,000	0.25% per annum
Fund values over £250,000.01	0.15% per annum
Maximum Fund charge	£250 per quarter

**Please note** - if you close your account or transfer out to another provider, the Custody and Funds Platform Fee will be charged pro rata based on the value of your fund holdings up to the point of transfer/closure. This will be in addition to any transfer charges which are applicable.

## Foreign Currency (FX)

Value of Transaction	Rate
Up to £25,000	0.95%
£25,000.01 - £50,000	0.75%
£50,000.01 - £100,000	0.50%
£100,000.01 +	0.30%

**Please note** -the FX rate for currency conversion is based on the bid/offer exchange.

## Child Trust Fund Custody Fees

Assets	Rates
Shares	0.30% (£40 Maximum p.a)
Mutual Funds	0.30%

**Please note** - if you close your account or transfer out to another provider, the Custody Fee and paper communications fee will be charged until the point of transfer/closure. This will be in addition to any transfer charges which are applicable.

CTF fees are applied annually.

## Paper Communications

Paper Communications	£1 + VAT per communication
Duplicate/Historical Paper communications	£10 + VAT

**Please note:** The postage fee applies to contract notes, statements, corporate actions and dividend notifications and is charged per notification provided.

## Banking Fees

CHAPS Payment	£35.00
Faster Payment (Maximum amount £99,999.99)	£20.00

**Please note:** You must give us and maintain an up-to date and valid Direct Debit mandate for your bank account, which must be a recognised UK bank account.

## Government Duties & Levies

Stamp Duty Reserve Tax	Dealing Fee
Purchase of UK equities	0.5% of value
Purchase of Irish equities	1% of value
Purchase of Eurobonds	0.5% of value
PTM Levy	£1.00 flat rate charge on UK equity transactions over £10,000
Irish PTM Levy	€1.25 flat rate charge on Irish equity transactions over €12,500

**Please note:** In addition to our charges and fees, customers should be aware of other general duties and levies that apply to share trading. These are levies made by the UK Government, and may vary from time to time.

## Credit Interest Payable on Accounts

Effective Since	Cash Balance Band	Gross Rate %
1st October 2014	£1 - £250,000	0.00%
1st October 2014	£250,000.01 +	0.10%

**Please note:** Gross interest rate applied to whole balance

The indicated rates are payable on cash held in all product except Child Trust Funds. We pay credit interest monthly, normally on the first working day of each month. Credit interest is calculated separately for each product held. Credit interest is paid gross of UK income tax and you should, where applicable, account separately for any tax due.

## Other Fees

Probate Valuation	1 - 20 Investments	20+ Investments
	£25.00 + VAT flat rate	£6.00 + VAT per holding
Transfers Out		£15 per line of stock
Re-materialisation of holding		£20 per line of stock
Overdrawn Accounts		£15 per occasion