



Charges Document

This document sets out the Annual Platform Charge that you will pay for your Client Portfolio. It forms part of your Terms. We will apply our Charges to your Account(s) from the date your money is received (provided we have accepted your application).

As detailed in your Terms, we reserve the right to vary our Charges in the future.

Charges apply to all the Investments and cash in your Account(s), including any Investments suspended from trading. Separately, interest will be applied to cash in your Cash Accounts and details about this can be found on the Ascentric website www.ascentric.co.uk.

Annual Platform Charge

Charges are calculated based on the average daily balance of the total value of Investments and cash, according to the table below.

Annual Platform Charge	
On Investments and cash up to and including £1m	0.30%
On Investments and cash from £1m up to and including £3m	0.10%
On Investments and cash from £3m up to and including £5m	0.06%
Minimum Charge	£15 per month
Charge frequency	Deducted monthly in arrears

Terms for Client Portfolios above £5m in value are available on request.

Our Annual Platform Charge includes all Charges for trading, Model Portfolio and your Account(s) – GIA, SIPP, ISA and Junior ISA. The Minimum Charge will be applied instead, if the calculated Charge based on the Investments and cash held in your Account(s) is lower than this amount.

A Family Group facility can be used to combine a number of Client Portfolios to benefit from lower Charges on larger holdings. Please see relevant sections of the Terms for more information about this or talk to your Financial Adviser.

All Charges are inclusive of any taxes that may apply.

Third Party Product Account Charges

If you invest in a Third Party Product Account, additional Charges may be applied to these Accounts. These are set by the product provider of your Third Party Product Account as applicable. Please refer to the product provider's literature and your Financial Adviser for details of these Charges.