



Costs and Charges GIA

A Platform Revolution

Custody	Charge
Annual Platform Custody Fee (% of AUM)	0.25% (capped at £400)
Transactions (per transaction)	Charge
Buying / Selling Mutual Funds	£7.95
Buying / Selling UK Equities and ETFs	£7.95
Buying / Selling US Equities	£7.95
Buying / Selling European Equities and ETFs	£7.95
Buying / Selling Bonds	£7.95
FX transactions (of any size)	£7.95
Rebalancing of portfolio (per transaction)	£7.95
Telephone orders and Manual orders placed with Invinitive	£25.00
Transferring assets (in specie) - cost per line	£7.95
Withdrawals	Charge
Faster Payments - UK Domestic (GBP only)	£15.00
GBP CHAPS or International transfers and ALL currency payments*	£25.00
Others	Charge
Transferring / Closing your account	No fee
Death; claims, reassignment or payment	£300.00
Interest paid on cash	Rate (AER)
GBP	variable as per Citibank
EUR	variable as per Citibank
USD	variable as per Citibank

Custody fees are calculated daily and accrued, then deducted quarterly (calendar).

Pro-rated fees may apply.

If you close an account mid-month a pro-rated fee to that date will be applied before any transfers/withdrawals occur. If you open an account with us mid-month, a pro-rated fee will apply. Please note that some investments you choose may have their own additional charges applied (initial and annual). Stamp duty of 0.5% applies on all purchases of UK quoted shares and 1% for Irish quoted shares. Stamp duty is also payable on certain UK incorporated securities which are traded as CREST Depositary Interests (CDIs). There is no stamp duty on purchases of unit trusts, OEICs, ETFs, warrants and Gilts. Additional charges may be payable for certain international markets. All charges are deducted from your account directly. You must always ensure that there is sufficient cash in your account to cover our charges.