



# **Key Features ISA (S&S)**

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## ABOUT US

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The Financial Conduct Authority requires us, Invinitive Financial UK Ltd, to give you this important information to help you to decide whether an ISA is right for you. You should read this document carefully so that you understand the product and then keep it safe for future reference.

This document is based upon our understanding and interpretation of current legislation which may change in the future. It should not be relied upon for financial advice, detailed advice for an individual, or as legal advice. The taxation of benefits that you may be entitled to in the future can change.

## KEY FEATURES OF THE INVINITIVE ISA

### Introduction

These key features explain the main characteristics and potential benefits of the Invinitive ISA. If you have any questions about any information in this document, please contact your financial adviser, or contact Invinitive Financial UK Ltd directly.

The Invinitive ISA is an Individual Savings Account and is generally suitable for individuals resident in the UK. It is a suitable savings and retirement planning vehicle for individuals who want to diversify their investments in a tax efficient manner.

### It's Aims

The Invinitive ISA is a tax efficient savings product designed to help you grow your wealth. The Invinitive Stocks and Shares ISA lets you choose from a wide range of investment assets including shares, ETFs and mutual funds. You can manage your own portfolio or have it professionally managed by an Adviser.

### Your Commitment

You must ensure that you understand the features, benefits and risks of the Invinitive ISA so that you can be sure it will meet your needs and expectations.

You must ensure that any regular, single or adhoc payments you make don't exceed ISA subscription limits and you agree to be bound by our ISA terms and conditions. You agree to pay the charges set out in the ISA charges and rates tariff sheet. You must review regularly with (or without) a financial adviser the appropriateness of the Invinitive ISA for your circumstances.

### Risk Factors

The value of any investments you hold within your Invinitive ISA and the income you receive from them can go down as well as up and you may get back less than you initially invested.

Always remember that past performance isn't an indication of future performance and some of your investments may need to be held long term to achieve a return.

### Fees and Charges

Fees relating to the administration of your Invinitive ISA, and other transactional charges, will be collected from your Invinitive ISA account in accordance with our published Terms and Conditions document.

### Cancellation Rights

Individuals will be provided with a Right to Cancel their application. The duration of the Right to Cancel will be 30 days from receipt of the Right to Cancel documentation. Any Right to Cancel notice must be returned to the address for Invinitive Financial UK Ltd provided in the "Contact Us". You can read more about your cancellation rights at the end of this document.

## QUESTIONS & ANSWERS

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### ABOUT THE SCHEME

#### **Who can open an ISA?**

Anyone over the age of 18 who is current a UK resident, a Crown employee serving overseas, or their spouse/civil partner.

#### **Is an ISA right for me?**

This is a question you would need to ask a regulated financial adviser.

Generically, our ISA could be right for you if:

- You are looking to build up a portfolio of investments in a tax efficient manner
- You want unrestricted access to your money
- You understand that growth is not guaranteed
- You require access to a large range of investment assets allowing you to build a diversified portfolio of listed stocks, shares, ETFs and/or Mutual Funds.

#### **What are the Invinitive ISA fees?**

All of the Invinitive ISA fees are detailed in the Fees and Charges document.

### MAKING CONTRIBUTIONS TO THE ISA

#### **Who can pay into my ISA?**

If you are aged 18 or over and are resident for tax purposes in the UK and haven't already taken out another stocks and shares ISA with anyone you can pay subscriptions into your ISA, but only you can pay into your Invinitive ISA.

#### **Are there any minimum payment requirements?**

There are no minimum contribution/subscription levels. Subscriptions are normally paid by bank transfer or direct debit paid directly from an account in your name only. We do not accept cash or cheques or any credit card payments.

#### **What is the maximum I can pay into the Invinitive ISA?**

The annual limit for subscriptions is set by the UK Government each year. For 2025/2026 it is £20,000.

#### **How can I contribute?**

Payments can be made via:

- Bank Transfer
- Open banking (Coming Soon)
- Direct Debit (Coming Soon)

### TRANSFERS

#### **Can I transfer an existing ISA to my Invinitive ISA?**

Yes. You can transfer existing ISA Investments; whether cash or stocks & shares, into an Invinitive ISA. If you wish to transfer cash, you will need to liquidate/sell your positions in your existing ISA. If you wish to transfer the assets as-is (Specie transfer) then we will need confirmation of those assets.

Transfers can take weeks or months, therefore it may take some time before your account is funded with us.

If you are transferring mutual funds that aren't clean funds or deemed permitted investments (funds with a more transparent charging structure) we will try to convert these to a clean version but if one does not exist you will need to liquidate to cash prior to transferring.

### **Can I transfer my ISA to another provider?**

Absolutely. You can transfer the value of your Invinitive ISA to any other ISA provider at any time. You will need to visit the transfer section within your account and initiate the request.

## **WITHDRAWING CASH FROM YOUR ISA**

### **How quickly can I access the cash in my ISA?**

You can take money out of your Invinitive ISA at any time. You can withdraw a one off / adhoc amount or set up a regular withdrawal facility, you can even withdraw the whole amount should you wish to, there are no restrictions, fees or charges other than trading charges which may be due if you need to sell any assets prior to withdrawing.

It is good to note that the Invinitive ISA is not a flexible ISA. What this means is that if you put the full annual subscription into your ISA and then remove a portion of it, you cannot top it back up until the following tax year.

## **CANCELLATION**

### **Can I change my mind?**

Yes, providing you return the cancellation notice within 30 days of receipt of your welcome letter. Your original contributions will be returned to you. Where monies have already been invested within your ISA before receipt of your cancellation notice, the amounts we return may be less than the original amount received as investment values may have gone down. Any trading costs for buying and selling your positions will not be returned. Once the 30 days have elapsed you will no longer be able to cancel your Invinitive ISA. The monies will remain invested in the Invinitive ISA until you withdraw the balance or transfer the balance to another provider.

## **MISCELLANEOUS**

### **What happens to the policy if I die?**

Your Invinitive ISA will retain its tax benefits until the completion of probate, the third anniversary of your death or the closure of your account; whichever occurs first.

## **USEFUL INFORMATION**

### **How to contact us**

All communications you make to us in writing must be in English. There are multiple ways in which you can contact us

- Online contact form on your Account
- Support ticket function on your Account
- Live chat option on your Account
- Email: [enquiries@invinitive.co.uk](mailto:enquiries@invinitive.co.uk)
- Phone: 0800 048 8485
- Write to us at: Invinitive Financial UK Ltd, 128 City Road, London, EC1V 9NX

## **Financial Services Compensation Scheme**

Invinitive Financial UK Ltd is covered by the Financial Services Compensation Scheme (FSCS). This is a scheme that provides limited compensation for customers who might otherwise lose out if an FCA regulated firm is unable to pay claims against it.

If Invinitive Financial UK Ltd is unable to meet its obligations to you, then you may be eligible to make a claim for compensation under the FSCS.

FSCS contact details: 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU

Telephone: 020 7741 4100

Website: [www.fscs.org.uk/contact-us](http://www.fscs.org.uk/contact-us)

## **Complaints**

A copy of our complaints handling process is available upon request.

If you ever need to complain about any aspect of the service you have received, you can contact us at the following address:

Compliance Officer, Invinitive Financial UK Ltd, 128 City Road, London, EC1V 2NX

Telephone: 0800 048 8485

Email: [s.elliott@invinitive.co.uk](mailto:s.elliott@invinitive.co.uk)

A summary of our complaint's procedure is available on request.

Any pension related complaint that we can't settle can be referred to:

The Pensions Ombudsman at: 10 South Colonnade, Canary Wharf, London E14 4PU

Telephone: 0800 917 4487

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

## **Who are we regulated by?**

Invinitive Financial UK Ltd is authorised and regulated by the Financial Conduct Authority.

The Financial Conduct Authority, 12 Endeavour Square, London E20 1JN