



# **Costs and Charges ISA (S&S) and JISA (S&S)**

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 and Selling European Equities                           | £7.95                    |
| FX transactions (of any size)                                  | £7.95                    |
| Rebalancing of portfolio (per transaction)                     | £7.95                    |
| Telephone orders   | £25.00                   |
| Transferring assets (in specie) - cost per line                | £7.95                    |
| Withdrawals  | Charge                   |
| Faster Payments / Open Banking Withdrawal (GBP only)           | £15.00                   |
| Payments by CHAPS and International Payments (all currencies)* | £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 ISA with us mid-year, 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 and any pension benefit payments.