STOCKTRADE

RATE CARD

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CHARGES

Below are details of the commission rates for each transaction, the account fees, foreign dealing charges and other charges that may apply to your account. We may vary these charges/rates in accordance with our Terms and Conditions for Retail Clients (the “Terms”). Our charges may also be subject to taxes and levies (including VAT), the rates and applicability of which may change in line with applicable law.

Account Fees

Fee	Amount	Why we charge this fee	Timing
Standard Account Charge	£70 per annum (£17.50 per quarter), in arrears	The Account fee covers: • arranging safe custody of your investments • maintaining and regularly checking your Account records • preparing your statement and valuation • preparing your consolidated tax statement (for GIA Accounts) • a contribution towards the running of our technology platform and the client support services available to you	Deducted from your deposit account, or via Direct Debit quarterly (January, April, July, October)

Your Standard Account charge will continue to be taken on a quarterly basis.

Transaction Charges

Commission charges	Rate	Minimum	Maximum	Minimum commission will apply on amounts up to	Maximum commission will apply on amounts from
Online Trading	0.3%	£15	£75	£5,000	£25,000
Example	If your consideration was £10,000 at 0.3% you would pay commission of £30.				
Offline Trading	An additional charge of £30 per trade will be applied where a trade is requested offline (phone, email, fax).				

Other transaction costs to be aware of

UK Stamp Duty is levied on all purchases at the applicable rate e.g. currently 0.5%.

Other transaction taxes may also be levied at applicable rates.

A £1.50 PTM (Panel on Takeovers and Mergers) levy is charged on all bargains over £10,000.

Other Charges

Charge	Amount	Why we charge this fee	Timing of charge
Dividend reinvestment charge (ISA Accounts only)	£5 per dividend reinvested	This charge is for the administration required to complete the reinvestment of dividends within an ISA.	Deducted from your deposit account at the time of each dividend reinvestment within an ISA.

£20 administration fee levied on any payment issued by CHAPS.

UK VAT is applied on fees and charges in line with applicable legislation.

Fees will be detailed in the statement and valuation report and any outstanding fees as at the time of posting will be invoiced accordingly.

Foreign Transaction Charges

Charge	Amount	Why we charge this fee	Timing of charge
Foreign dealing charges	No additional charge for trading in Crest eligible foreign stocks*. £50 additional charge for overseas settlement.	Some foreign stock can only be dealt using overseas settlement, this occurs when the stock cannot be held in Crest or is not currently being held in Crest. We therefore have to hold the stock with an overseas custodian (who charge for the service).	Detailed on the Contract Note of any transaction for which overseas settlement is required.
Cross Border charge	£100 per transaction	Transaction for moving a local international stock into a CDI (Crest Depositary of Interest). A CDI is a standard investment type.	At point of transaction

* Please contact Stocktrade to determine whether a foreign stock is Crest eligible.

The foreign exchange rate is known as the spot rate, which Stocktrade will apply a margin on, this rate is known as the 'house rate'. If you trade in a currency that differs from the client settlement currency you will be charged an FX margin fee. The table below shows the tiered rates:

Transaction value (GBP)	House rate
0 - 24,999	1.50%
25,000 - 49,999	1.00%
50,000 - 99,999	0.5%
100,000 upwards	0.35%

The above margin rates apply to the exchanges between the following currencies only: GBP, USD, EUR, AUD, JPY, CAD, HKD, NZD, SGD, CZK, DKK, NOK, ZAR, CHF and SEK.

For any other currency, please contact Stocktrade for the relevant margin rates.

Foreign Transaction Charges (continued)

Where government taxes and levies apply to any trades you make, we collect these following each relevant transaction.

Tax or Levy	Transaction	Charges
UK Stamp Duty	Buying UK shares	0.50%
Irish Stamp Duty	Buying Irish shares	1.00%
French Financial Transactions Tax	Buying French shares	0.30%
Italian Financial Transactions Tax	Buying Italian shares	0.10%
Spanish Financial Transactions Tax	Buying Spanish shares	0.20%

Interest on Cash Deposits

Stocktrade does not pay interest on cash held on deposit.

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