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Charges schedule

Effective 14 April 2026

At Wealthtime (a trading name of Novia Financial plc), we aim to provide a charging structure that's simple to understand, **offers value and is transparent with no hidden charges.**

This schedule provides a summary of the different types of charges that you may pay when using Wealthtime.

Wealthtime Charges

Wealthtime annual charge tier rate and band

Price tier	Annual Charge
£0 - £500k	0.30%
£500k - £1m	0.20%
£1m+	0.10%

We calculate a combined rate across the total value of investments held on your Novia account. The charge is subject to a minimum of £100 per year (taken monthly) and is chargedproportionately across the Product Wrappers in your Wealthtime account.

Please note: the value for guaranteed income assets will be based on the original sum invested minus the total value of any income received from that asset.

The minimum charge does not apply to Junior Stocks and ISA Shares, or any Wealthtime account where a charge has been levied for SIPP income drawdown or an Uncrystallised Fund Pension Lump Sum (UFPLS).

*Other rates may apply, particularly if your financial advisory firm is no longer using Wealthtime for new clients and holds less than £10m on the platform or you no longer have a registered financial adviser. In these cases a rate of 0.35% is likely to be applied if your assets fall within the £0-£500k price tier. Please speak to your Adviser if you have any questions. If you no longer have an Adviser, you can contact us on 0345 680 8000.

Other charges if applicable:

- Novia Offshore Bond – 0.20% pa.
- SIPP Income Drawdown £62.50 pa +VAT per Client for any 12-month period in which an income payment is taken.
- There will be a charge of £62.50 pa +VAT for any 12-month period in which (UFPLS) has been paid.

Interest on Cash

- You need to hold 1% of the value of your invested funds in your Cash Account. We take charges from this amount. So, for example, if your portfolio on our platform is valued at £100,000, £1,000 will be held in your Cash Account.
- We'll receive interest from our banking partners on the amount held in your Cash Account. We'll pass some of this on to you, by adding it to your Cash Account.
- For example, if we receive 5% as interest on your Cash Account, we'll retain 3% and add 2% to your Cash Account. So, if your Cash Account holds £2,000, over a year we'd receive £100, of which we retain £60 and add £40 into your Cash Account.
- As interest rates change, the amount of interest we receive and pass on to you may be different in the future.
- We will not take our Annual Platform Charge on the value of any cash held in your Cash Account.

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Interest on Cash (continued)

The table below shows the amount of interest we've received, retained and added to Cash Accounts in percentage terms, over the previous year. It also shows how much this would have been in monetary terms, if you had held £2,000 in your Cash Account over the year. These rates are informed by the HSBC savings rate and as such can change without notice. We've changed how we deal with interest on client accounts. The interest rate applied to client cash deposits will now be updated monthly, rather than quarterly. This is to reflect changes more closely in the base rate and to be more in line with those rates currently available in the market.

Period	Interest we would have received	Interest we would have retained	Interest we would have added to Cash Accounts
01 May 26 - 31 May 26	3.71% (£74)	2.67% (£53)	1.04% (£21)
01 Jun 26 – 30 Jun 26	3.72% (£74)	2.68% (£54)	1.04% (£21)
01 Jul 26 - 31 Jul 26	3.68% (£74)	2.64% (£53)	1.04% (£21)
01 Aug 26 - 31 Aug 26	3.69% (£74)	2.65% (£53)	1.04% (£21)
01 Sep 26 - 30 Sep 26	3.78% (£76)	2.74% (£55)	1.04% (£21)

Note: these figures have been rounded. Interest will be payable monthly in arrears and will be paid on the 15th of the month or the next available working day, for example, interest accrued in October 2025 will be paid on 15 November 2025.

Exceptional Wealthtime Charges

Other Charges if applicable:

- Where a Wrapper balance falls below the minimum investment, an additional charge of £50 pa may be charged.
- Paper documentation will be charged at £60pa + VAT per Wrap Account.
- We reserve the right to charge for requests for the information we hold about you

Investment Manager Charges -

These will depend on the specific investments selected

Investment Initial Charge - typically 0%

Investment Annual Management Charge (AMC)/ Total Expense Ratio (TER)/ Ongoing Charges (OCF)

Varies between 0.10% and 3% pa.

Adviser Charges

% of your portfolio or fixed monetary amount as agreed between you and your Adviser. For guaranteed income assets, the charge will be based on the original sum invested minus the total value of any income received from that asset.

Discretionary Fund Manager charges

Where you appoint a Discretionary Fund Manager (DFM) to your portfolio, a charge will apply to the assets held within the Wrapper linked to the DFM portfolio model.

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Stockbroking Charges	**Novia Stockbroker Account** • 0.30% of trade subject to a minimum of £15 and maximum of £75 • £17.50 per quarter per Product Wrapper Other specific charges may apply. Please refer to the Stocktrade rate card for a full list of Stocktrade charges.
Aggregated Trading	**ETFs** • A proportionate trading charge of 0.05% per trade applies. **Investment Trusts** • A proportionate trading charge of 0.05%, with a minimum £5 per trade applies. • A Panel On Takeovers And Mergers (PTM) levy of £1.50 may apply where trades with an aggregated value in excess of £10,000 occur. **Custody charges** • Annual custody charge of 0.018%. Charged monthly in arrears based on the closing value of the stocks at the end of each month. **Other asset charges** • Transfer in or out of UK stock to the nominee electronically will not incur a transfer charge.

Wealthtime and Adviser Charges are taken from the specified Cash Facility. Investment Manager and Stockbroking Charges are taken from the money you place into an investment.

All Charges deducted are clearly shown on the quarterly statements and online transaction summaries.

If you require this document in an alternative format please contact us.

Wealthtime is a trading name of Novia Financial plc. Novia Financial plc is a private limited company registered in England and Wales. No. 06467886. Registered office: Royal Mead, Railway Place, Bath, BA1 1SR. Novia Financial plc is authorised and regulated by the Financial Conduct Authority. FCA Number 481600.

The Novia Offshore Bond is issued by RL360 Insurance Company Limited ('RL360') (RL360 is authorised by the Isle of Man Financial Services Authority and registered in the Isle of Man. No. 053002C Registered office International House, Cooil Road, Douglas, Isle of Man IM2 2SP) and is marketed and administered by Novia Financial plc, trading as Wealthtime.