

# Charges Schedule for the James Hay Wrap Service



This document sets out EQi's charges for establishing and administering a EQi account held within a James Hay Wrap.

Please complete all the fields in this form (where applicable).

## Dealing Charges

The first 20 trades are commission free in any year (which will run from 1 April to 31 March).

From the 21<sup>st</sup> trade in any year, until the start of the new year on the following 1 April, a commission of £15 per trade will apply.

Trades per year	Commission	Charging period
First 20*	Nil	From 1 April - 31 March
21 and above	£15.00	

\*Regular Investment and Dividend Reinvestment trades do not count towards the 20 commission free trades.

New accounts opened during the year will receive the following pro-rata trades up until 31 March.

Account opening date	Commission free trades
1 April - 30 June	20
1 July - 30 September	15
1 October - 31 December	10
1 January - 31 March	5

If trading exceeds the above commission free trades, then a £15 commission will be applied up until the following 1 April. The standard annual entitlement of 20 commission free trades will then be automatically applied from the 1 April the following year.

## Other Trading Charges

Type of charge	Amount
Limit and Stop Orders	No additional charge
Dividend Reinvestment Purchase	£1.50
Regular Investment Purchase	£1.50

## Foreign Currency (FX)

Value of transaction	Rate
Up to £25,000	0.95%
£25,000.01 - £50,000	0.75%
£50,000.01 - £100,000	0.50%
£100,000.01 +	0.30%

Please note - the FX rate for currency conversion is based on the bid/offer exchange.

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## Platform Fund fees

Fund value	Fee
Up to £50,000	0.3% per annum
£50,000.01 - £250,000	0.25% per annum
£250,000.01 and above	0.15% per annum (max £250 per quarter)

This is the fee for holding Mutual Funds in the James Hay Wrap service and is based on the total value of your Mutual Fund holdings (Unit Trusts and OEICs). The Fund Platform Fee is applied at the end of every calendar quarter and is based on the value of any holdings. Fees are charged pro-rata, which you will see on your quarterly statement. **Please note** that this new charge for fund holdings only applies to the EQi service, not to any funds you may also happen to hold directly with James Hay.

## Duties & Levies

Type of Charge	Amount
Stamp Duty Reserve Tax - Purchase of UK equities	0.5% (except where listed on AIM)
Stamp Duty Reserve Tax - Purchase of Irish equities	1%
Stamp Duty Reserve Tax - Purchase of some EuroBonds	0.5% (Please call our Customer experience centre on <b>0345 0700 720</b> for further details)
PTM Levy (UK Equities)	£1.00 charge on equity transactions over £10,000
PTM Levy (Irish Equities)	€1.25 charge on equity transactions over €12,500

## Interest Rates

Interest payable on trading accounts (from 1 April 2020)

We do not currently pay any interest on cash balances held within your EQi accounts.

**Please note:** Rates may change from time to time and can be found on our website or by calling our Customer Experience Centre on 0333 207 6371.

## Other Fees and Charges

Type of charge	Dealing, ISA and SIPP Accounts
Probate Valuation	First 20 investments £25.00 + VAT
	For each subsequent investment £6.00 + VAT
Postage fee	£1.20 per communication

## Transfer out fees

Type of charge	Amount per line of stock
Issuing a paper certificate (rematerialised)	£20.00
Transfer to another provider	£15.00