

Selftrade

Welcome

A guide to your new service
within your James Hay
Partnership Plan



PROVIDED BY
EQUINITI

Welcome

Welcome to your new Selftrade service provided by Equiniti.

This guide will help you start using the new Selftrade website and trading platform as quickly as possible.

We hope you enjoy your new Selftrade service.

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Logging in

Arrival on the Login page (available from www.jameshay.co.uk) will give you the option to login, if you already have an online account, or register if you don't.

The screenshot shows the 'James Hay Online - Secure Portal' login page. At the top, there are social media icons for LinkedIn, Twitter, Facebook, and a 'Blog' link. The James Hay Partnership logo is on the left, and 'James Hay Online' is on the right. The main heading is 'James Hay Online - Secure Portal'. Below this, there are two main sections: 'Login' and 'Online Registration'. The 'Login' section has fields for 'Username', 'Password', and 'Passcode', a 'Login' button, and a link for 'Forgot Password/Passcode?'. The 'Online Registration' section has text: 'Apply and illustrate for the Modular iPlan, or register to manage your existing products', and buttons for 'Adviser' and 'Client'. At the bottom, there is a 'Please note:' section with two bullet points: 'Your password and passcode are case-sensitive.' and 'By logging in you are agreeing that you have read and understood our Legal Information.'

Registering for James Hay Online

To register for a James Hay Online account, follow the appropriate link for a client. You will be asked for your personal details and some security information for validation if you forget your password.

You will then be sent an email asking you to follow the link and this will confirm your email address. Login with the details you supplied when registering.

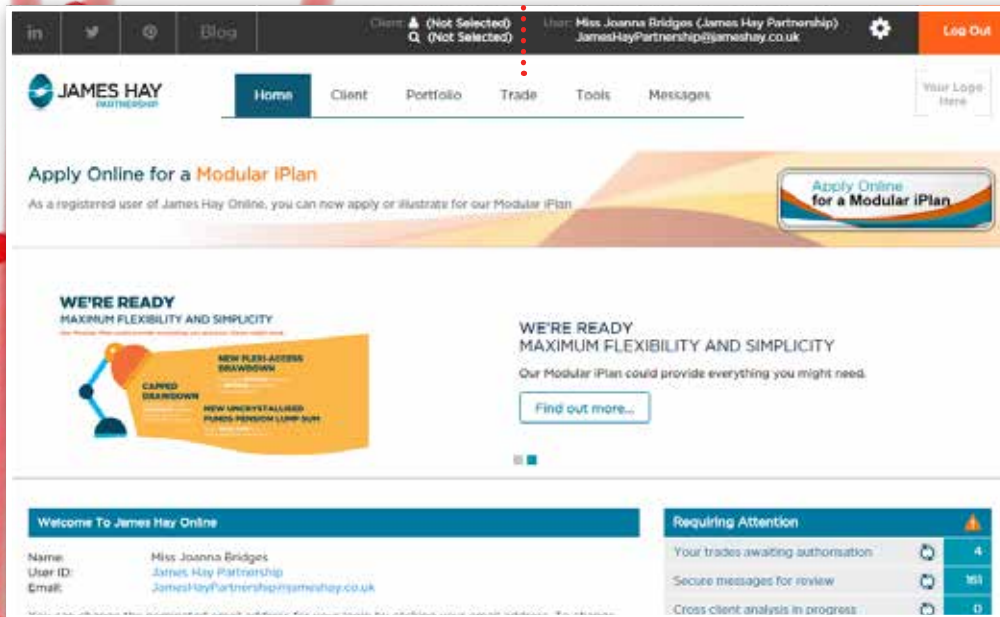
To ensure registration is secure you will be sent a registration code in the post to your home address and this will need to be entered in the Requiring Attention box after you have logged in.

The screenshot shows the 'Client Registration' process. At the top, there is a progress bar with three steps: '1 Personal details', '2 Login details', and '3 Confirmation'. The first step, 'Personal details', is active. Below the progress bar, there is a paragraph of text: 'To access the range of tools and functionality available in James Hay Online, you will need to register. Please complete our straightforward three step registration process. You will be sent an email to validate the address entered in the registration process. Please enter your personal details and click the "Next" button.' Below this text are several input fields: 'Title' (a dropdown menu with 'Please select your title'), 'Forename', 'Surname', 'Email Address', 'Confirm Email Address', and 'Member Number (if applicable)'. At the bottom, there are 'Close' and 'Next' buttons.

The screenshot shows a 'Requiring Attention' box. It has a blue header with the text 'Requiring Attention' and a yellow warning icon. Below the header, there is a section for 'Registration code' with an input field and a 'Confirm' button. Below this, there is a section for 'Secure messages for review' with a circular arrow icon and a blue box containing the number '1'.

Login

Once you have successfully logged in to James Hay Online to access Selftrade go to the Trade tab.



Scroll down to the Selftrade section

The option to login to Selftrade will only appear once your Selftrade account is set up.

Please note: The first time you go to your Selftrade account via James Hay Online, you will need to consent to the Selftrade Terms and Conditions. You will not be able to access your Selftrade account until you have done this.





Important information

Your existing Limit and Stop Orders

Any existing limit orders or stop losses that you have with Santander Sharedealing will be cancelled at 4.30pm on Friday 9 October 2015. No limit orders or stop losses will be migrated. Once your account has been transferred, you will be able to set up new instructions.

Adviser authorisation

If you have an adviser, the authority they have on your Santander Sharedealing account will not transfer across.

However any instructions relating to your adviser having authority on your James Hay plan will transfer to Selftrade. As you and your adviser will now access your new share dealing service via James Hay Online, whatever access they already have will be available on your Selftrade account..

Your Account

Funding your account

Please remember that you must have cleared funds available in your Selftrade account to be able to purchase shares.

If you do not have sufficient cleared cash in your Selftrade account you will need make a request to James Hay Partnership to move cash from your product bank account to your Selftrade account. You can do this via James Hay Online using the investment manager cash transfer tool or by sending a secure message.

You can access the investment manager cash transfer tool via the 'Portfolio' tab in James Hay Online.



Trading online

The Selftrade trading platform is accessible everywhere online.

Please note the following key differences in your service:

- Improved online market coverage will allow you to buy and sell more assets online including overseas shares.
- A shorter Settlement Period for shares and other securities of two working days rather than five working days.
- Overseas shares can only be traded in CREST, domestic settlement will no longer be available.
- Set up Regular Investments on a monthly basis.



Dealing Commissions

Dealing method	Deal value	Charge
Online or by telephone	Any size	£15.00
Regular Investment	Any size	£1.50
Dividend Reinvestment ¹	Any size	£1.50
Funds – purchases	Any size	Nil

Commission is charged per deal.

1. This facility is available on some of our most frequently traded stocks.

Government Duties and Levies

Stamp duty reserve tax

Purchase of UK equities	0.5%
Purchase of Irish equities	1%

PTM Levy

Charge on UK equity transactions over £10,000	£1
Charge on Irish equity transactions over €12,500	€1.25

Interest Payable

£0 - £250,000	0.00%
£250,000.01+	0.10%
Debit Interest is charged at	Bank of England base rate plus 15%

We pay interest monthly, normally on the first working day of each month. Interest is calculated separately for each account type held at Selftrade. Credit interest is paid gross of UK income tax and you should, where applicable, account separately for any tax due

Other Fees and Charges

Trading inactivity fee	Nil
Re-materialisation (issue paper certificate)	£20.00 per line of stock
Stock transfers out to another provider	£15.00 per line of stock
CHAPS payments	£35.00

Our Charges

Selftrade is committed to a transparent charging policy and here you can find all the information you need about our charges.

Most customers choose to trade online and the standard dealing rate of £15 per trade applies for at best, limit and stop orders. Regular investments and dividend reinvestments have a lower fixed dealing rate. Please note that, as part of their agreed charges with James Hay, Wrap service customers are not charged for the first 20 trades in any calendar year, measured from the account opening date of your Selftrade account.



Account management

Dashboard

The Dashboard provides an overview of all your Selftrade accounts.

Portfolio

Your portfolio provides a full list of all the investments you hold and their value. An export option will allow you to download data on your investments.

Dividends

Dividends will automatically be credited to your account at no charge.

You may automatically reinvest dividend income from FTSE 350 companies and a selection of other companies (including Santander), a range of Investment Trusts, ETFs and ETCs using the Dividend Reinvestment (DRIP) service chargeable at £1.50 (plus stamp duty reserve tax where applicable) per purchase.

Communication

Message Box

Selftrade will communicate with you about your account via your secure Message Box.

Sensitive information will never be disclosed via email.

News and updates

You will receive emails and communications from Selftrade about special offers, IPOs and market information if you chose to receive marketing communications when you opened your account.

If you no longer wish to receive marketing communications, please let us know via your secure Message Box or telephone.

Access your
Message Box here

Selftrade

Our Services | Smarter Investing | Prices & Quotes | News & Analysis | My Selftrade

You have 0 unread message(s)

Dashboard | **Dealing Account** | Manage Account | My Statements

Summary

Account	Buy	Cash £	Securities £	Total £	Profit/Loss £
Dealing Account	+	100,000.00	0.00	100,000.00	0.00
Shares ISA	+	100,000.00	0.00	100,000.00	0.00
Total Investments		200,000.00	0.00	200,000.00	0.00

Quick Links

- Open a SIPP Dealing Account
- Set up and manage your Regular Savings Plan
- Set up and manage your Regular Investment Plan

Open IPOs

IPO	Opening Date/Time	Closing Date/Time	Orders
try again.com	28-Nov-2014 17:55	28-Nov-2014 18:05	0
wtf.com	28-Nov-2014 18:00	28-Nov-2014 18:08	0
weale.com	28-Nov-2014 18:08	28-Nov-2014 18:15	0
Skyset IPO	02-Dec-2014 14:57	03-Dec-2014 16:00	0
Makeasers IPO	04-Dec-2014 13:00	15-Dec-2014 15:00	0



Contract notes

After each trade, a contract note will be sent to your secure Message Box. Contract notes will contain all the required information in a clear, easy to read style and can be saved to your computer and printed for your records. Paper copies are available upon request.

SMS and Email Alerts

You may set up an email and/or SMS alert to be informed when a Limit Order has been processed or when there is an important message from Selftrade in your Message Box.

Santander History

A record of your transactions from the last two years in the Santander platform will be kept. You can review your account transaction history online at any time.

About the Selftrade website

Our Services

You can find information about charges and the James Hay service at www.jameshay.co.uk

Selftrade.co.uk offers the following information:

Smarter Investing

The 'Smarter Investing' section provides information tailored to your needs whether you are a beginner or a frequent trader. It covers your needs in wealth creation, planning for retirement or living in retirement. Over time, each section will grow to provide all the information and analysis you need to help you make confident investment decisions that are completely right for you.



News & Analysis

Selftrade aims to provide you with the information and tools you need to help you make informed investment decisions that will achieve your financial goals.

The News & Analysis section will provide up to the minute news and announcements including daily news summaries, market and international news. You will also find a range of investment tools, research and information once logged in to your account.

Directors' Dealings

Many investors regard directors' share dealings as a key indicator of future prospects.

Updated throughout the day, Selftrade collates and monitors directors' buying and selling transactions.





Investors Intelligence

Technical analysis covering 1,000 UK companies with features such as chart of the day and breadth indicators.

Tips and brokers' view

A round-up of tips from a range of independent investment publications and the latest upgrades/downgrades from market analysts each business day.

Guides

A series of investment Smart Guides are available to download from the Selftrade website:

Smart Guide #1 - Investing on Solid Ground

Smart Guide #2 - Mergers, acquisitions and takeovers

Smart Guide #3 - Getting your fair share

Smart Guide #4 - Walking in the footsteps of masters

Your feedback

In the event that you find anything on the website or trading platform which is not working as you would expect, or if you have any further questions, please let us know.

Free transfer out

You may try the Selftrade service for up to three months. If you find within this period that the Selftrade platform is not suitable, whatever the reason, you may transfer to another provider permitted by James Hay Partnership in the plan you hold, without any charges being applied by Selftrade.

Contact

Telephone:
020 7015 4803

Lines are open 07:45 - 19:00 (Monday to Friday excluding Bank Holidays)

Secure message:
Login to your account to send and read messages

Email:
info@selftrade.co.uk
Please do not send personal or account specific information via email

Post:
PO Box 4923
Worthing
BN99 6SF

Selftrade

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