

Charles Stanley Investment Choices Rates and Charges

Platform charges

All Investments	0.55% per annum on the first £500,000 of investments held across all accounts
	0.45% per annum on investments between £500,000 and £1m
	0.35% per annum on investments over £1m
	Per annum on the value of your investments on our Platform

Platform charges are calculated monthly in arrears and charged half-yearly.

Charles Stanley Investment Choices do not apply platform fees to JISA accounts held by their clients, although other charges detailed below may be incurred.

Please note: Tiered rates apply to an individual's combined accounts, and on the combined sum of funds and stocks and shares, but joint accounts will not be aggregated with individual accounts for charging.

Annual administration charges

Investment Account	No charge
ISA	No charge
JISA	No charge

Investments that can be traded through Charles Stanley Investment Choices

Qualifying clean retail Funds (Unit Trusts & OEICs)

Venture Capital Trusts: where we introduce you to a VCT provider, these would be purchased by you on a certificated (paper) basis and we may be remunerated by the VCT for the introduction, on terms disclosed to you at that point. The other charges in this document would not apply.

Investments that can be held and sold (but not purchased) through Charles Stanley Investment Choices

Equities (UK & Overseas Exchanges)
Investment Trusts
Exchange Traded Funds & Commodities
UK/Overseas Bonds & PIBS
Gilts

Dealing Charges

Funds (Unit Trusts & OEICs)	No charge
Online Stocks & Share Trading (only sales permitted)	£11.50 per trade
Telephone UK Share & CREST Settled Bond Dealing (only sales permitted)	First £10,000 of consideration - 0.75% (minimum of £25 per trade) Next £90,000 of consideration - 0.25% Balance of consideration over £100,000 - 0.15%
Telephone Overseas Share & Non-CREST Settled Bond Dealing (only sales permitted)	First £10,000 of consideration - 1.25% (minimum of £75 per trade) Next £90,000 of consideration - 0.375% Balance of consideration over £100,000 - 0.275%

Please see overleaf

Other Transaction-Related Charges

Electronic transfer of securities into our custody	No charge
Electronic transfer of non-overseas securities out of our custody	£10 per relevant transaction/transfer
Electronic transactions and/or transfers out of overseas securities Euroclear internal, Canada and USA	£20 per relevant transaction/transfer
Certificated charge and/or CREST depository interest (CDI) transfer	£50 per relevant transaction/transfer
Foreign Exchange Rates	Our foreign exchange charges are available on request and at www.charles-stanley.co.uk/fx-margin-rates

Other Custody Charges

All securities in overseas custody	£30 per security per year - pro rata
---	--------------------------------------

Government taxes & levies

Stamp duty reserve tax of 0.5% is applied on UK share purchases (excl. AIM) and 1% on Irish shares. Panel on Takeover and Mergers levy a charge of £1 on UK trades over £10,000.

Incidental charges

BACS payment	No charge
CHAPS payment	£25 per payment
Cheque payment	£10 each
International payments out	£25 per payment
Returned (bounced) cheques	£50 each
For clients who are not natural persons: Legal Entity Identifier (LEI) and/or renewal	New LEI application - £115 plus VAT Annual renewal of an existing LEI number (on-going annual fee) - £70 plus VAT

The following may also be subject to any third-party costs incurred

Letters of Indemnity	£100 per letter
Buy-in notices (any resultant loss will be applied to the client account)	£25

VAT is applicable where stated. VAT is levied at the standard UK rate.