

# EQi Charges Schedule for James Hay Modular iPlan



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

## Custody fee

Account type	Custody fee
James Hay Modular iPlan	£45.00 per annum

- The Custody fee will apply to all accounts with a cash and/or securities balance
- Custody fees will be debited in December annually
- Three Dealing Commission Free trades will be issued to account holders in January for use over the 12 month fee period

## Dealing Commissions

Dealing method	Deal value	Charge per deal
Online or by telephone	Any size	£15.00
Fund Purchase	Any size	Nil
Regular Investment Purchase	Any size	£1.50
Dividend Reinvestment Purchase	Any size	£1.50

## Platform Fund fees

A platform fund fee is applicable for holding Mutual Funds (Unit Trusts and OEICs) in the James Hay Modular iPlan.

**Please note** - James Hay customers are only allowed to hold Mutual Funds that are transferred in and will not be permitted to buy into new or existing holdings.

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)

- The fee is applied at the end of every calendar quarter and is based on the total value of your Mutual Fund holdings
- Fees are charged pro-rata which you will see on your quarterly statement
- This only applies for fund holdings to the EQi service, not to any funds you may also hold directly with James Hay

# Charges Schedule for the James Hay Modular iPlan



## Foreign Currency (FX)

There is an additional fee on top of the standard dealing commission for trading international shares.

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

## 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>0333 207 6371</b> for further details)
PTM Levy (UK Equities)	£1 charge on equity transactions over £10,000
PTM Levy (Irish Equities)	€1.25 charge on equity transactions over €12,500

## Other Fees & Charges

Type of charge	Amount
Limit and Stop Orders	No additional charge
Issuing a paper certificate (re-materialised)	£20.00 per line of stock
Transfer to another provider	Free
Postage fee	£1.20 per communication

## Interest payable on cash balances

EQi pay interest on cash balances held within EQi accounts on a tiered rate basis.

Interest is calculated daily and paid quarterly. This is detailed on quarterly statements and consolidated tax certificates (where relevant).

Account Type	Interest Rate Below £10,000	Interest Rate Above £10,000
Dealing Account	1.25%	1.75%
Stocks & Shares ISA	2.00%	2.50%
SIPP Dealing Account	2.50%	3.00%

**Please note:** Interest is only paid to cash balances held in pound sterling.

Rates may change from time to time and can be found on our website or by calling our Customer Experience Centre on 0345 0700 720.



## Interest payable on cash balances continued

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### Example:

1) If you have a cash balance of £30,000 in your ISA – the first £10,000 would receive the tiered rate of 2.00% with 2.50% on the remaining £20,000 balance.

2) if you have a cash balance of £100,000 across a range of EQi products, your interest accrued breakdown could look like this:

Dealing Account	Cash balance £15,000	Interest rate 1.25% = £10k + 1.75% = £5k
Share ISA	Cash balance £35,000	Interest rate 2.00% = £10k + 2.50% = £25k
SIPP Dealing Account	Cash balance £50,000	Interest rate 2.50% = £10k + 3.00% = £40k