

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.

3 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

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 Modular iPlan and is based on the total value of your Mutual Fund holdings (Unit Trusts and OEICs). 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.

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

Charges Schedule for the James Hay Modular iPlan



Government 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 0345 0700 720 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	£15.00 per line of stock
Postage fee	£1.20 per communication

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.