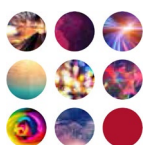


# Schedule of Charges



## DOMESTIC CUSTODY & TRADING SERVICES

### Custody Charge

The Individual (Retail) Client Annual Platform Charge is detailed within your Terms and Conditions (T&Cs) which represents your Custody Agreement with Hubwise. For Corporate & Institutional Clients the Annual Platform Charge will also be detailed within the T&Cs, together with any tiering criteria relating to portfolio size.

This Platform Charge is a basis points (bps) charge applied per account type (wrapper) per year; it is applicable to all holdings and cash and is collected each month. The Platform Charge (bps) may be capped for some account types, however where it is, under the terms of your Platform Service, this cap will only apply for domestic holdings and both the cap and the Platform Charge (bps) may be increased if the number of holdings in a client portfolio materially exceeds 20, or there are individual accounts valued above £1,000,000.

The Platform Charge will not be capped for Corporate and Institutional Clients – these can include accounts representing a Trust, Court Appointed Deputy, SSAS Pension or other corporate relationship.

Interest – Hubwise has very robust rules concerning Client Money and where it can and cannot be invested. Our number one concern is that our clients' money is always protected and we will never follow high interest rates if, in our opinion, that puts the underlying deposit at unacceptable risk. Client Money deposits are placed with a range of top quality banks and with differing term periods, from overnight to three months. Consideration is also given to the £85,000 Financial Services Compensation Scheme (FSCS) deposit protection wherever possible. Net income earned on these deposits is paid to our clients in full every six months, calculated as a blended rate across the accounts being used.

Please refer to the following sections for any supplemental fees: (1) Product fees where investments are held in a Hubwise Hartley SIPP and/or Hubwise Offshore Bond; (2) For exchange-traded securities, and to cover the manual trading of any funds; (3) For exceptional processing activities.



## DOMESTIC CUSTODY & TRADING SERVICES

### Trading & Settlement Charges

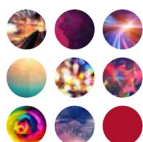
DOMESTIC	CHARGES
UK Funds – Trading, Settlement & Custody – Electronic <sup>1</sup>	£0
UK Funds – Trading – Manual (per trade) <sup>2</sup>	10bps
UK Funds – Settlement – Manual (per trade) <sup>2</sup>	£10
UK Funds – Custody – Manual (per annum) <sup>2</sup>	5bps
UK Listed Assets – RSP Trading <sup>3</sup>	£0
UK Listed Assets – Non RSP Trading (per trade) <sup>3</sup>	3.5bps
UK Listed Assets – Settlement (per trade) <sup>4</sup>	£1

- 1 Domestic funds listed on the Hubwise Buy List (Serviceable Assets) which can be traded and processed electronically. Other instrument types will be priced on request – but any Structured Products will either be treated as UK manual funds or UK listed assets, depending on their makeup.
- 2 These additional charges cover those specific funds which need to be traded (usually by fax) or administered on a manual basis.
- 3 Most trades in UK listed assets (equities, ETFs, bonds, investment trusts) are automatically executed through market makers known as Retail Service Providers (RSPs), with no additional charges applicable. Where a trade cannot be executed through the RSP network, the trade will be executed through our relationship with an institutional DMA broker, with additional charges applicable.
- 4 Covers the settlement of UK listed assets through Hubwise's direct membership in CREST.

## INTERNATIONAL CUSTODY & TRADING SERVICES

INTERNATIONAL	CHARGES
Non-UK Listed Assets – Trading (per trade) <sup>1</sup>	7bps
Non-UK Listed Assets – Settlement & Custody (per annum) <sup>1</sup>	5bps
International Funds – Trading – Manual (per trade) <sup>2</sup>	10bps
International Funds – Settlement – Manual (per trade) <sup>2</sup>	£10
International Funds – Custody (per annum)	5bps

- 1 Trade execution will be subject to a minimum charge per trade of £7 in the main markets. Additional execution and custody charges may be applicable depending on the market(s) required.
- 2 These additional charges cover any international funds which need to be traded and settled on a manual basis. Funds traded electronically through Allfunds do not attract additional trading and settlement charges.

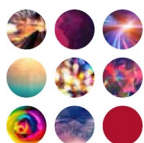


## PRODUCT CHARGES

HUBWISE WRAPPER	ANNUAL CHARGE
General Investment Account	£0
ISA/Junior ISA	£0
Hubwise Hartley SIPP (Personal Pension) <sup>2</sup>	£50 <sup>1</sup>
Hubwise Offshore Bond: <sup>3</sup>	
- minimum charge	£250
- first £500,000	20bps
- next £500,000	10bps
- above £1m	5bps

- 1 Prices are exclusive of VAT.
- 2 The SIPP and Personal Pension product charge is 10bps, subject to a minimum of £15 and capped at a maximum of £50 per annum plus VAT. An additional charge of £125 plus VAT applies to clients within drawdown. There is no charge for transfers-in and the charge for transfers out will not exceed the previous year's charges. Property may be held in the SIPP (charges available upon request).
- 3 The Offshore Bond has a tiered rate subject to a £250 minimum annual charge with a 20bps on the first £500,000, a 10bps fee on the next £500,000 and a flat 5bps fee on all holdings above £1,000,000. This charge is in addition to any other charges that may be applicable.





## ADMINISTRATION CHARGES

PROCESS	CHARGE
Transfers In – All Wrappers – Electronic (in specie) <sup>1</sup>	£0
Transfers In – All Wrappers – Cash <sup>1</sup>	£0
Transfers In – All Wrappers – Manual (per instrument) <sup>2</sup>	£0
Transfers Out – All Wrappers – Electronic (in specie) <sup>1</sup>	£0
Transfers Out – All Wrappers – Cash <sup>1</sup>	£0
Transfers Out – All Wrappers – Manual – UK (per instrument) <sup>3</sup>	£20
Transfers Out – All Wrappers – Manual – Non-UK (per instrument) <sup>3</sup>	£30
Internal Account Transfers – All Wrappers	£0
Request for Duplicate Document	£20
Ad-hoc Documentation (probate/other)	£50
Non-Electronic Correspondence <sup>4</sup>	£20
Reports, Notices, Meeting & Voting Notifications	£20
ISA Account Closure	£0
Additional Brand Styling <sup>5</sup>	£400
BACS or Cheques Paid In	£0
UK CHAPS	£30
Non-UK CHAPS (dependent on currency)	£tbc
Cancelled Cheque Charge (per occasion)	£25
Unpaid Direct Debits	£25
External Verification Check <sup>6</sup>	£5

- 1 There are no transfer-in or transfer-out charges applied to a cash transfer, or an in-specie transfer for instruments which can be processed electronically. This applies to both UK domiciled and non-UK domiciled instruments.
- 2 There are no transfer-in charges applied for an in-specie transfer which requires manual intervention.
- 3 Transfer-out charges will be applicable for any instruments which are not eligible for electronic transfer, and therefore require manual intervention to process. There are separate tariffs for UK domiciled and non-UK domiciled instruments, and the transfer out charge for the portfolio will be subject to a minimum charge of £50.
- 4 Paper copies of four quarterly Valuations and an annual Costs and Charges statement will be provided.
- 5 The Hubwise custody fee includes the provision of a single brand style. Additional instances of brand styling (e.g. for different business entities) will be charged a one-off fee of £400 per brand style.
- 6 The charge for an external verification check with a third-party provider will be charged as follows: (i) whenever the nominated bank account for an investor is changed; (ii) whenever an additional bank account used to make contributions is added for an investor; (iii) when a contribution is received from a bank account not already registered for an investor; (iv) other circumstances where we are required to verify the 'source of funds'.

## GOVERNMENT & STOCK EXCHANGE CHARGES



For trades in exchange-traded (listed) securities, there will be additional market infrastructure charges applicable. France and Italy have local tax on certain type of trades. Hong Kong, Singapore and South Africa also have complex additional charges applicable. The UK and Ireland have stamp duty and PTM levy collected on all purchases:

- UK stamp duty is applicable on purchases at rate of 0.5%.
- Irish stamp duty is applicable on purchases at a rate of 1%.
- PTM is applicable on UK exchange trades over £10,000 and is a flat charge of £1.
- ITP is applicable on Irish exchange trades over €12,500 and is a flat charge of €1.25.
- French local tax of 0.3% is applicable on purchases where the market capitalisation of the French company being purchased is greater than €1,000,000.
- Italian local tax of 0.1% is applicable on purchases where the market capitalisation of the Italian company being purchased is greater than €500,000.
- Hong Kong stock exchange fee of 0.005% is applied to all trades (buys and sells).
- Hong Kong transaction levy of 0.00027% is applied to all trades (buys and sells).
- Hong Kong stamp duty is applied to purchases at 0.1%.
- Singapore stock exchange clearing fee of 0.0325% is applied to all trades (buys and sells), subject to a maximum of SGD600.
- South Africa stock exchange charge of 0.005459% is applied to all trades (buys and sells) subject to a minimum of R10.92 and a maximum of R54.59.
- South African security transfer tax of 0.25% is applied to all purchases.
- South Africa Financial Service Board charge is applied to all trades (buys and sells) at 0.0002%.