



A Guide to our Charges

Charges applied to your investments

There may be multiple parties involved in the management and custody of your investments. Your financial adviser will have outlined all of the charges you will be paying, and you should have received a cost and charges illustration to assist in that.

These could include:

- YOUR Platform charges
- Financial Adviser charges
- Discretionary Investment Manager charges
- Charges on your underlying investment funds

The specific charges related to YOUR Platform are as follows.

We apply a simple platform charge which is based on the size of your investment and covers your investment accounts, the custody of the assets, reporting, and most of your transactions on the platform

Amount Invested	Charges applied (pa)
First £25,000	0.35%
£25,000 to £500,000	0.15%
£500,000 to £1,000,000	0.10%
Amounts above £1,000,000	0.00%

For example, if you hold £100,000 on the platform you would pay a charge on your investments of:

- 0.35% on the first £25,000
- 0.15% on the next £75,000

Therefore, a weighted charge of 0.20% pa would be applied



The charges are calculated based on the average daily balance of your account and deducted monthly on or around the 10th of each month.

While the majority of assets (such as OEICs and Unit Trusts) on our platform are traded without any additional cost from us, there is a small charge when you trade listed assets (such as direct equities or ETFs). This is charged at 0.04% of the trade with a minimum of £4 per trade

Seccl Custody Limited is the custodian of assets held on the platform and is authorised and regulated by the Financial Conduct Authority, Registration No. 793200 and registered in England and Wales No. 10430958. Registered office 20 Manvers Street, Bath BA1 1JW.