



Administration fee

Sharesave Transfer	Administration fee	
The fee to transfer shares from the employee share scheme to EQi	1% of the value of your shares	Minimum £20.00
<u>This is a one-time fee for the enhanced service, standard EQi fees will resume after 31st December.</u>		

How you can pay your administration fee:

The **Administration Fee** will show as a debit in your complimentary Dealing account and can be paid by debit card or bank transfer (BACs) using the bank details collected when you open the EQi Flexible ISA, online or over the telephone.

If the fee is not paid by the date which you will be notified of, EQi will collect the amount owing by bank transfer (BACS) or, you may need to sell some of your shares to cover the amount owed. Please refer to clause 16.6 of the EQi Terms and Conditions for full details on the fee recovery process.

Custody fee

Charged per calendar quarter after 31st December

Account type	Custody fee	
EQi Dealing Account	£17.49	Base fee: £12.50 Product fee: £4.99
EQi Flexible Stocks & Shares ISA	£17.49 (includes a Dealing account free of charge)	Base fee: £12.50 Product fee: £4.99
EQi Lifetime ISA	0.2% of your LISA holdings (includes a Dealing account free of charge)	0.2% per annum (maximum fee of £40 per annum)

Your custody fee is offset by your dealing commission and your funds platform fee on ISA and Dealing accounts. Over a quarter of our customers fully offset their custody fee, so they only pay to trade.

Example of how the offset works for customer with a Dealing account:

- £21.98 = Two share trades in a quarter at £10.99 each
- £17.49 = Quarterly custody fee for a Dealing account
- As the dealing commission of £21.98 fully offsets the custody fee of £17.49, no custody fee is payable in this quarter

Charges that are offset	Charges that are not offset
Online dealing commission	Telephone dealing commission
Regular investment commission	Additional charge on international stock trades
Dividend reinvestment commission	Postage fees
Funds platform fees	

Dealing commission

When you buy and sell investments, you pay a commission per trade, at the time the trade is placed. Your **first trade** is commission free.

Fee	Price	Frequent trader rate
Online trades of shares, investment trusts, gilts and bonds	£10.99	£5.99
Telephone trades of shares, investment trusts, gilts and bonds	£27.50	£27.50
Funds purchase	Free	Free
Funds sale	£10.99	£5.99
ETF trades	£9.99	£5.99
Dividend Reinvestment	£1.50	£1.50
Regular Investment	£1.50	£1.50

Frequent trader rate: applies after 20 trades in any one calendar month; the number of trades per month is calculated across all the accounts you hold with us.

Additional charges ETPs (including ETFs), Investment Trusts and Mutual Funds (including Unit Trust and OEICs) also incur charges from the provider of the investment. Please see their website, prospectus or Key Information Document (KID) for their charges.

Government duties & levies

Stamp Duty Reserve Tax	Price
Purchase of UK Equities	0.5% (except where listed on AIM)
Purchase of Irish Equities	1%
PTM Levy	Price
Charge on UK Equity transactions over £10,000	£1.50
Charge on Irish Equity transactions over €12,500	€1.25
Financial Transaction Tax (FTT)	Rate based on trade value
Purchase of Investments in Spanish companies with a market capitalisation of over €1bn	0.2%

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.

Funds platform fee

This is the fee for holding mutual funds in ISA and Dealing accounts;

- The funds platform fee is based on the total value of your fund holdings (Unit Trusts and OEICs) across all the accounts you hold with us
- The fee is charged pro-rata, which you will see on your quarterly statement

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)

Closing your account

Account type	Closure cost
EQi Dealing account	Free
EQi Flexible ISA	Free
EQi Lifetime ISA	Free (Withdrawal charge will be applicable and all rights to the government bonus will be lost)

Please Note: Custody fees will be charged pro-rata based on any charges incurred, up to the point of transfer/closure initiation.

Fees for additional services

Service	Charge	
Postage fee per communication	£1.20	
Issuing a paper certificate	£25.00 per line of stock	
Transfer Out	Free	
CHAPS payment	£40.00	
Faster payment	£4.99	
BACS payment	Free	
Charge for returned Cheque	£20.00	
Charge for unpaid Direct Debit	£25.00	
Administration fee for overdrawn account	£15.00	
Copy Consolidated Tax Certificate	£17.00	
Copy of Contract Note	£17.00	
Copy Statement/Valuation	£17.00	
Reissued Cheque	£20.00	
Probate Valuation	First 20 investments	£30 + VAT (Flat rate)
	Additional investments	£10 + VAT (Per holding)



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).

Effective on 1 September 2025

Account Type	Interest Rate Below £10,000	Interest Rate Above £10,000
EQi Dealing Account	0.45%	0.95%
EQi Flexible Stocks & Shares ISA	0.95%	1.45%
EQi Lifetime ISA	0.95%	1.45%

Example:

1) If you have a cash balance of £30,000 in your ISA – the first £10,000 would receive the tiered rate of 0.95% with 1.45% 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 £35,000	Interest rate 0.45% = £10k + 0.95% = £25k
Share ISA	Cash balance £60,000	Interest rate 0.95% = £10k + 1.45% = £50k
Lifetime ISA	Cash balance £5,000	Interest rate 0.95% = £5k

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 +44 (0) 345 0700 720.