




Instant Access Accounts

Novia clients can make use of a range of instant access accounts:

- > Instant Access accounts will be dealt with on an individual, non-aggregated basis.
- > If you wish to access a product from one of the providers below, please contact Client Services and ensure your instruction names the specific provider and product.
- > Advisers should be aware that an account cannot be used until Novia receive a correctly completed and signed Trust letter from the provider to comply with FCA client money rules. This may take several weeks.
- > A £100,000 minimum deposit per client will apply.
- > These interest rates are only indicative. Rates may change without notice. Advisers using these accounts should monitor the rates for their clients. Contact details are included in the Further Details column.

Provider	Products	Further details	Indicative rates for new investments at 1 st November 2015 (Actual rates applicable at dealing point may be different)
	<ul style="list-style-type: none"> > Instant Access > 95 day notice - Cash Investment Account 	<ul style="list-style-type: none"> > Interest rates as determined by provider > Minimum investment of £100,000 > Interest paid monthly > For interest rates contact Saving Enquires on Tel: 0345 845 0829 	<ul style="list-style-type: none"> > Instant Access: 0.50% > 95 Day Notice: 0.65%
	<ul style="list-style-type: none"> > Instant Access – Cash Deposit 	<ul style="list-style-type: none"> > Interest rates as determined by provider > Minimum investment of £100,000 > For interest rates contact Chris Sanderson, Relationship Manager, Chris.Sanderson@santander.co.uk, Tel: 0800 212 638 	<ul style="list-style-type: none"> > 0.25% for £100k to £499,999.99 > 0.40% for £500k+
	<ul style="list-style-type: none"> > Instant Access – Cash Deposit 	<ul style="list-style-type: none"> > Interest rates as determined by provider > Minimum investment of £100,000 > For interest rates contact Gavin Reeves, Business Development Manager Gavin.Reeves@metrobank.plc.uk, Tel: 07904073826 	<ul style="list-style-type: none"> > 0.85%

Cash Facility

- > All Novia Product Wrappers include an integral Cash Facility where monies can be held and will currently attract interest at a rate of 0.15%.