



Rate Card

Charges

Below are details of the commission rates for each transaction, the account fees, foreign dealing charges and other charges that may apply to your account. We may vary these charges/rates in accordance with our Terms and Conditions for Retail Clients (the "Terms"). Our charges may also be subject to taxes and levies (including VAT), the rates and applicability of which may change in line with applicable law.

Account Fees

Fee	Amount	Why we charge this fee	Timing
Standard Account Charge	£70 per annum (£17.50 per quarter)	The Account fee covers: <ul style="list-style-type: none"> - arranging safe custody of your investments - maintaining and regularly checking your Account records - preparing your half-yearly statement and valuation - preparing your consolidated tax statement (for GIA Accounts) - a contribution towards the running of our technology platform and the client support services available to you 	Deducted from your deposit account, or via Direct Debit quarterly (January, April, July, October)
Supplementary Account Fee	£375 per annum	There are some cases in which more work is involved than others for us to look after your account and we must take on more risk than usual in doing so: <ul style="list-style-type: none"> - You are a non-UK tax resident or your permanent address is not in the UK - You hold non-standard Investments - The Account is held by a Corporate entity or Trust 	Annually on your charge anniversary date, or the following business day.

For the purpose of the Supplementary Account charge UK includes Republic of Ireland, Guernsey, Jersey and Isle of Man.

The Supplementary Account charge will be applied to your Account within 14 days of you either:

- Notifying us of a change of address or tax residency to a non-UK country
- Purchasing a non-standard Investment, or
- Changing your Account to be held by a Corporate entity or Trust

This charge will then be applied to your account every year on the anniversary of the Supplementary Account charge date or the following business day.

The Supplementary Account charge will not be refunded if you move your address or tax residency back to the UK, sell the non-standard Investment, or you change your account to

not be held by a Corporate entity or Trust within the year. This is due to the fact that the administration for these accounts is ongoing throughout the year.

Unless you notify us, at least 7 working days in advance of your annual charge being taken, of a change of permanent address to the UK, you become a UK resident for tax purposes, you sell the non-standard Investment, or you change your Account to not be held by a Corporate entity or Trust, we will continue to collect the Supplementary Account charge annually on your charge anniversary date, or the following business day.

For a list of investments that we consider to be non-standard, please see alliancetrustsavings.co.uk/nonstandard-investments

Your Standard Account charge will continue to be taken on a quarterly basis.

Transaction Charges

Commission charges	Rate	Minimum	Maximum	Minimum commission will apply on amounts up to	Maximum commission will apply on amounts from
Online Trading	0.3%	£15	£75	£5,000	£25,000
Example	If your consideration was £10,000 at 0.3% you would pay commission of £30.				
Offline Trading	An additional charge of £30 per trade will be applied where a trade is requested offline (phone, email, fax).				

Other transaction costs to be aware of are

UK Stamp Duty is levied on all purchases at the applicable rate e.g. currently 0.5%.

Other transaction taxes may also be levied at applicable rates.

A £1 PTM (Panel on Takeovers and Mergers) levy is charged on all bargains over £10,000.

Other charges

Charge	Amount	Why we charge this fee	Timing of charge
Dividend reinvestment charge (ISA Accounts only)	£5 per dividend reinvested	This charge is for the administration required to complete the reinvestment of dividends within an ISA.	Deducted from your deposit account at the time of each dividend reinvestment within an ISA.
Exit charge	£15 for UK stocks. £90 for foreign stocks.	The charge for transferring any holdings out of your Nominee account.	Per line of stock into your own name or to a third party.
Closure fee upon death	£200 + VAT	The fee we charge to value your ISA and make future arrangements for it following your death.	When your estate is concluded.

£20 administration fee levied on any payment issued by CHAPS.

UK VAT is applied on fees and charges in line with applicable legislation.

Fees will be detailed in the bi-annual Valuation Pack and any outstanding fees as at the time of posting will be invoiced accordingly.

Foreign transaction charges

Charge	Amount	Why we charge this fee	Timing of charge
Foreign dealing charges	No additional charge for trading in Crest eligible foreign stocks*. £50 additional charge for overseas settlement.	Some foreign stock can only be dealt using overseas settlement, this occurs when the stock cannot be held in Crest or is not currently being held in Crest. We therefore have to hold the stock with an overseas custodian (who charge for the service).	Detailed on the Contract Note of any transaction for which overseas settlement is required.
Cross Border charge	£100 per transaction	Transaction for moving a local international stock into a CDI (Crest Depository of Interest). A CDI is a standard investment type.	At point of transaction

* Please contact Stocktrade to determine whether a foreign stock is Crest eligible.

The foreign exchange rate is known as the spot rate, which Stocktrade will apply a margin on, this rate is known as the 'house rate'. The table below shows the tiered rates:

Transaction value (GBP)	House rate
0 - 24,999	1.50%
25,000 - 49,999	1.00%
50,000 - 99,999	0.5%
100,000 upwards	0.35%

The above margin rates apply to the exchanges between the following currencies only: GBP, USD, EUR, AUD, JPY, CAD, HKD, NZD, SGD, CZK, DKK, NOK, ZAR, CHF and SEK.

For any other currency, please contact Stocktrade for the relevant margin rates.

Where government taxes and levies apply to any trades you make, we collect these following each relevant transaction.

Tax or Levy	Transaction	Charges
UK Stamp Duty	Buying UK shares	0.50%
Irish Stamp Duty	Buying Irish shares	1.00%
French Financial Transactions Tax	Buying French shares	0.30%
Italian Financial Transactions Tax	Buying Italian Shares	0.12%

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