

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 December 2018 (Actual rates applicable at dealing point may be different)
	<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 Avril Thomas, Business Development Manager Avril.Thomas@metrobank.plc.uk, Tel: 07980691262 	<ul style="list-style-type: none"> > 0.55%

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%.