

## Charges Schedule B

These charges apply as at 01/10/2021 and are subject to regular review. Unless stated, percentage charges are taken monthly in arrears (with a proportion of the percentage charge taken in the first month) from the cash facility of the Product from which the transaction is undertaken. You can see the charges taken by reviewing the online history summary at any time.

### Adviser Charging

With this charging option you can negotiate an initial charge of up to 5% of the client's investment and/or an ongoing charge of up to 2%. An ad-hoc charge of up to 5% can also be supported, to cover your costs when you provide one-off services to the customer. These charges will be paid from the cash facility and shown in the transaction history.

### Platform and associated administration services

Our Charge	Amount	What it covers
<b>Annual Service Charge</b>	<p>A percentage charge of the total value of a client account. This is applied at the end of every month, based on the following tiers:</p> <p>0.45% on balances up to \$0.5m            0.40% on the next \$0.5m - \$1m            0.30% on the next \$1m - \$1.5m            0.20% on the next \$1.5m - \$2m            0.10% \$2m+</p> <p>One twelfth of this charge is payable each month and is subject to a minimum of \$10 per month.</p>	<p>Providing the Novia Global Wealth Service in line with the terms and conditions.</p> <p>Where the client is holding currencies other than USD, we use the prevailing exchange rate to calculate our charges.</p> <p>The service charge is increased by 0.5% where an adviser is no longer registered on the account.</p>

### If assets are held within a Global Retirement Account (GRA)

Charge	Amount	What it covers
<b>GRA Establishment Charge</b>	€1,000	Holding all or part of the account in a Maltese pension trust. Payable when the first transfer has been completed.
<b>Annual GRA Service Charge</b>	<p>A fixed charge based upon the total value of each GRA at the end of every month. One twelfth of this charge is payable each month.</p> <p>€1,000 on GRA valued up to \$0.5m            €1,250 on GRA valued \$0.5m - \$1m            €1,500 on GRA valued \$1m - \$2m            €2m+ on request</p>	For trustee services including administration and reporting.

### Investment Services

Investing in investments carries costs. Investment managers take ongoing and sometimes an initial charge. You should read their literature to understand what these are. The following tables highlight the charges for providing safe custody of assets, dealing in investments, dealing in equities and obtaining special investment support (through a discretionary fund manager).

Charge	Amount	What it covers
<b>Discretionary Fund Management Service Charge</b>	Guideline 0.3% - 0.5% of the amount under their discretion (depending on the DFM selected).	For a DFM providing services.
<b>Dealing and Custody Charge - funds</b>	<p>\$5 for each trade in a GB, Luxembourg or Irish domiciled fund, \$10 in Channel Islands domiciled. \$175 for non-standard instructions. For custodian services there is a charge of 0.04% per annum of the total account value, excluding cash. One twelfth of this charge is payable each month and is based on the month end value.</p> <p>A fee of \$50 applies to each line of stock re-registered to the service.</p> <p>A fee of \$3 applies to each trade created as part of a rebalance.</p>	To place and fulfil an instruction to buy or sell a fund and for holding assets (providing custodian services) in the nominee account in Jersey. The charges are taken from the cash facility.

### Exchange Traded Investment Charges\*

Exchange traded investments include a range of securities listed on exchanges including shares (equities), government bonds (gilts) and investment trusts.

Charge	Amount	What it covers
<b>Stockbroker Commission</b>	UK Instruments* - 0.05% per order, subject to a minimum of £5 per trade.  International Instruments* - 0.08% per order (subject to a minimum of £10, \$14, or €12.50 per trade).  Australian Instruments – 0.1% per order (subject to a minimum of £25 per trade).	Stockbroker commission charge for online trading. The charges are taken from the cash facility.
<b>Equity Dealing Fee</b>	\$2 per Exchange Traded Fund	Duties and levies in place to fulfil an instruction to purchase an Exchange Traded Fund. The charges are taken from the cash facility.

\*Based on the jurisdiction in which the securities are listed.

### Duties and Levies: Stamp Duty or SDRT

Charge	Amount	What it covers					
<b>Purchase of UK Equities</b>	0.5% CREST settled (rounded up to the nearest 1p)  0.5% Non-CREST settled (rounded up to the nearest £5)  A PTM levy of £1 flat rate charge is applied on UK Equity transactions over £10,000	Duties and levies in place to fulfil an instruction to purchase a UK Equity. The charges are taken from the cash facility.					
<b>Purchase of Irish Equities</b>	1% (rounded up to the nearest cent)  An ITP levy of €1.25 flat rate charge is applied on Irish Equity transactions over €12,500.	Duties and levies in place to fulfil an instruction to purchase an Irish Equity. The charges are taken from the cash facility.					
<b>Purchase of other Stampable Asset class</b>	Subject to Inland Revenue Rates.	To place and fulfil an instruction to buy or sell. The charges are taken from the cash facility.					
<b>Custodian Settlement Fee - All fees quoted in USD and charged per trade.</b>	<b>Asset Type</b>	<b>GBP</b>	<b>EUR</b>	<b>USD</b>	<b>CHF</b>	<b>HKD</b>	<b>AUD</b>
	Equity	8	9	10	12.5	18	20
	ETF	8	9	10	12.5	18	20
	Bond	30	30	30	30	18	20

### Other Charges

Charge	Amount	What it covers
<b>Foreign Exchange</b>	0.20%	To place and fulfil an instruction to exchange foreign currency.
<b>Payment-Out Charge</b>	\$17.50 (or currency equivalent)  Excludes any Intermediary banking charges	To process any payment-out from the Platform.
<b>One-off Service Charges<sup>^</sup></b>	Corporate Action Voting Rights: \$87.50  Cheque Processing Charge: \$50  Issuing paper documentation: \$50 (per item)	One-off service charges are payable where we are asked to perform tasks outside of our responsibilities within the terms and conditions.

<sup>^</sup>In exceptional circumstances additional one-off service charges that are not noted above may also apply. We will confirm these charges to you before performing the task.