



CHARGE SCHEDULE

These charges apply as at May 2017 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 your online history summary at any time.

ADVISER CHARGING

With this charging option your adviser can receive an initial charge of up to 5% of your investment and/or an ongoing charge of up to 2%. An ad-hoc charge of up to 5% can also be supported. These charges will be paid from your cash facility and shown in your transaction history.

PLATFORM AND ASSOCIATED ADMINISTRATION SERVICES

OUR CHARGE	AMOUNT	WHAT IT COVERS
Annual Service Charge	<p>A percentage charge of the total value of your account. This is applied at the end of every month, based on the following tiers:</p> <p>0.50% on balances up to \$350K 0.25% on balances from \$350K to \$1m 0.15% on balances over \$1m</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 INN8 Offshore Platform Service in line with the terms and conditions.</p> <p>Where you are holding currencies other than USD, we use the prevailing exchange rate to calculate our charges.</p>

INVESTMENT SERVICES

Costs are incurred when investments are acquired. Investment managers take ongoing and sometimes an initial charge. You should read their literature to understand what these charges are. The following table highlights the charges for providing safe custody of assets, dealing in investments and obtaining special investment support (through a discretionary fund manager).

OUR CHARGE	AMOUNT	WHAT IT COVERS
Discretionary Fund Management Service Charge	Guideline 0.3% - 0.5% of the amount under their discretion (depending on the DFM selected).	For a DFM providing services.

CHARGE SCHEDULE

EXCHANGE TRADED INVESTMENT CHARGES

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

OUR CHARGE	AMOUNT	WHAT IT COVERS
Stockbroker Commission	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).	Stockbroker commission charge for online trading. The charges are deducted by the Stockbroker from purchase amount or sale proceeds.

DUTIES AND LEVIES: STAMP DUTY OR SDRT

OUR CHARGE	AMOUNT	WHAT IT COVERS
Purchase of UK Equities	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.
Purchase of Irish Equities	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.
Purchase of other Stampable Asset class	Subject to Inland Revenue Rates	To place and fulfil an instruction to buy or sell. The charges are taken from the cash facility.

*All charges are shown exclusive of VAT. As assets are held in the Jersey jurisdiction no VAT is payable by South African residents.



CHARGE SCHEDULE

OTHER CHARGES

OUR CHARGE	AMOUNT	WHAT IT COVERS
Foreign Exchange	0.07%	To place and fulfil an instruction to exchange foreign currency.

* 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.