

Prices guaranteed until at least 2016

Table of Charges

Account charges

		Charge	Charge dates
Stocks and Shares ISA	Quarterly account charge	£18.75	<ul style="list-style-type: none"> • 1st February • 1st August • 1st May • 1st November
Investment Dealing Account	Quarterly account charge	£18.75	
JISA	Quarterly account charge	£10	
First Steps Account	Quarterly account charge	£10	
SIPP (Savings)	Annual account charge	£155 + VAT	When SIPP is opened and annually on 1 February thereafter.
SIPP (Income)	Annual account charge if you are / have taken an income from your SIPP.	£230 + VAT	On the next annual anniversary after you have taken monies from your SIPP.
Child SIPP	Annual account charge	£80 + VAT	When SIPP is opened and annually on 1 February thereafter.

We do not currently pay interest on cash deposits within our platform product range. Alliance Trust Savings may itself earn and retain interest on amounts which are placed on deposit. The amount of such interest may vary from time to time.

Our quarterly fees and annual fees are charged in advance. If you open an account that operates on a quarterly fee basis your first charge will apply from the following quarter unless you open the account on the first day of the quarter. No refund of these fees is given if you close your account. New SIPPs opened during the year will pay a proportionate charge covering the period from the beginning of the month after the account is opened up to the following 31 January and is collected shortly after the account is opened. Please note you will only ever incur either the SIPP (Savings) or SIPP (Income) annual charge and not both.

UK dealing charges

		Per Transaction
Online	Purchase/Sale	£12.50
Telephone / Postal	Purchase/Sale	£40
Automatic	Dividend Reinvestment	£5
	Regular Dealing by Direct Debit	£5
	Online Monthly Dealing by Direct Debit	£1.50

When you buy investments, you normally have to pay a form of tax called Stamp Duty or Stamp Duty Reserve Tax. This is 0.5% of the value of the investments you buy (1% on Irish stocks, 0% on Exchange Traded Funds, OEICs, unit trusts, gilts, debentures and loan stock).

Loyalty Discount

Alliance Trust Savings clients can benefit from our Loyalty Discount. The discount you receive depends on the length of time you've been an Alliance Trust Savings customer. The Loyalty Discount is based on the date you first opened an account with Alliance Trust Savings and will be the same across all accounts. The discount applies to online trading only.

Account age	Discount	Discounted Online Trading Charge
Less than 5 years	0%	£12.50
5-10 years	10%	£11.25
11-15 years	15%	£10.63
16-20 years	20%	£10.00
Greater than 20 years	25%	£9.38

For all conditional orders a flat £12.50 charge will apply. Please refer to the Alliance Trust Savings Handbook for further details.

Transfer charges¹

	Stocks and Shares ISA / JISA	Investment Dealing Account	Select SIPP / Child SIPP
Transfer in from another provider	FREE	FREE	£50 + VAT
Transfer in of investments from an employee share scheme (per investment) ¹	£15	N/A	£15
Transfer in of investments not from an employee share scheme	N/A	FREE	FREE
Transfer out cash or investments to another provider	£100 + VAT	£60 + VAT	£150 + VAT
Transfer out of an investment as a share certificate	£20	£20	£20
Transfer out of cash to a Cash ISA ²	FREE	N/A	N/A
Account closure ³	FREE	FREE	FREE

¹ UK investments only.

² Applies only to transfer out to a Cash ISA.

Please note we do not offer a Cash ISA but can accept the transfer in of Cash ISAs into our Stocks & Shares ISA.

Investment administration charges

Cash Transactions³	One-off Cash withdrawal charge - CHAPS ³	£20
	All other cash transactions are FREE	FREE
Corporate Actions	All corporate action charges are Free	FREE
Other Administration	Online consolidated statements and valuations	FREE
	Paper consolidated statements and valuations ⁴	£5 + VAT
	Ad hoc paper valuation ³	£30 +VAT
	Duplicate paper statement, valuation or tax certificate ³	£15 + VAT
	Third party confirmation ³	£30 + VAT

In line with payment services regulations any cash withdrawal to an external account will be credited to your account by the end of the following business day.

³ You can choose how you would like to pay for this charge. You can request for it to be taken from any of your Cash Management Accounts or you can send us a cheque.

⁴ This charge will be taken from the fees account in the following order – Investment Dealing Account, SIPP, Stocks and Shares ISA. If you hold multiple accounts you will only be charged for one account. We will not allocate this charge to a child account (Junior ISA, First Steps or Child SIPP accounts). You can choose to receive your consolidated statements and valuations online and free of charge.

Product specific charges

		Charge	Charge dates
ISA, Investment Dealing Account and Select SIPP	Valuation and processing death claim	£200 + VAT	Upon completion of transaction
	Implementing sharing order upon divorce	£200 + VAT	Upon completion of transaction
ISA and JISA	Void ISA charge and ISA repair charge	£100+VAT	Upon completion of transaction ³
	Share exchange to fund an ISA (per investment)	£40 sale and repurchase charges	Upon completion of transaction

Please note with all of our accounts if charges are not paid we reserve the right to disinvest assets in order to cover any outstanding charges.

SIPP

Other fees do apply to our SIPP when it comes to taking an income or transferring out overseas for example. Please refer to the separate Select SIPP Schedule of Fees for full details on the charges that apply to the Account.

Alliance Trust Savings

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