

SHARE DEALING ACCOUNT CHARGES.

Dealing Rates (Rates applicable from 16.11.2015)

UK Shares	ONLINE DEALING (Trading Account and Stocks and Shares ISA)		TELEPHONE DEALING (Trading Account and Stocks and Shares ISA)		CERTIFICATED DEALING (Telephone Dealing/Postal Sales)
	Standard	Loyalty*	Standard	Loyalty*	Standard
Up to £1,000			£20.00		£25.00
£1,001 to £2,500			£25.00		£30.00
£2,501 to £5,000	£11.95	£8.95	£30.00	£14.95	£40.00
£5,001 to £10,000	Flat Rate	Flat Rate	£40.00	Flat Rate	£50.00
£10,001 to £100,000			£50.00		£65.00

Any deals over £100,000 will incur an additional dealing charge of 0.1% of the deal value over £100,000. All international trades will be charged at the appropriate standard telephone dealing charge (see above) plus an additional £50.00 (International stocks traded on the International Retail Service of the London Stock Exchange will be charged at UK telephone rates).

* Loyalty rates will be available to all Trading Account and Stocks and Shares ISA customers on completion of 50 trades and will commence from the start of the following calendar month after the 50 trade target was reached and will be on an individual account basis.

Duties and Levies

The following additional dealing charges are also payable:

- Stamp duty of 0.5% or stamp duty reserve tax (SDRT) payable on purchases of all UK shares (excluding shares on AIM and other recognised growth markets).
- Transactions over £10,000 are also subject to a £1 levy for the Panel of Takeovers and Mergers.

Annual Account Charges

Trading Account

Safe custody charge £15 flat rate charge per account for holding UK stocks*
 £15 flat rate charge per account for holding International stocks

Charged in December in arrears

*This charge will be waived for customers on Loyalty dealing rates.

Stocks and Shares ISA

£40 + VAT annual management fee. (Semi-annual charge of £20 + VAT taken in April and October in arrears)

Certificate Account

No annual charge.

Other Charges

UK Stock transfer in	No charge
UK stock transfer out (to another broker/re-registration to certificate holding)	£20 per holding
Overseas stock transfer in	Please contact Jarvis for details
Overseas stock transfer out	Please contact Jarvis for details
Adhoc statement/valuation/duplicate contract note fee	£10
CHAPS payment	£20
Unpaid cheque/Direct Debit	£20

UK VAT is applied in line with applicable legislation.

Additional charges for ISA accounts

Plan transfer in	No charge
Ad hoc cash withdrawals	No charge
Closure Fee	£20 + VAT

Failed Settlement/Default Charges

Late payment administration charge	£20 + VAT
Late document delivery charge	£25 + VAT

If you fail to make any payment in full on or before the due date for payment debit interest will be charged on the amount unpaid at the unauthorised overdraft rate charged by HSBC Bank plc.

If settlement of your trade is delayed by your failure to deliver the correct documentation or make payment on time you will be liable for all losses, costs (including dealing costs), charges and fines that may be incurred as a result of delayed/failed settlement. Please refer to the Terms and Conditions for more information. Copies of the Terms and Conditions can be downloaded from www.nandp.co.uk/sharedealing or call the Customer Services team on 01892 700838 to request a copy.

Interest Rates (variable rates)

The following interest will be paid on cash held with Jarvis Investment Management in your Trading Account or Stocks and Shares ISA. Interest is calculated on a daily basis and is currently paid gross, twice a year in April and October.

Up to £999.99	5.0% below Bank Base Rate
£1,000 to £9,999.99	3.0% below Bank Base Rate
£10,000 to £49,999.99	2.0% below Bank Base Rate
£50,000 and over	1.25% below Bank Base Rate

Interest will only be paid if a minimum of £1 interest has been earned on the account during the six month period.

If the bank base rate is at such a level as would result in a zero or negative interest rate, no interest will be paid.

Jarvis Investment Management Ltd and Chelsea Building Society will share the above fees and charges, the proportion of which will vary depending on the particular fee or charge.

PLEASE REMEMBER, STOCKS AND SHARES AND ANY INCOME DERIVED FROM THEM CAN RISE AND FALL IN VALUE. YOU MAY NOT GET BACK THE FULL AMOUNT OF YOUR INVESTMENT. IF IN DOUBT PLEASE SEEK ADVICE FROM YOUR FINANCIAL ADVISER. ALL CUSTOMERS ENTER INTO TRANSACTIONS AT THEIR OWN RISK.

Chelsea Building Society is a trading name of Yorkshire Building Society. Please note: Chelsea Building Society acts only as an introducer of sharedealing services to Jarvis Investment Management Ltd (Jarvis). Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Principal office of Yorkshire Building Society: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

Jarvis Investment Management Ltd is authorised by the Financial Conduct Authority. Jarvis are Members of the London Stock Exchange and ISDX Markets and an approved HM Revenue & Customs ISA Manager. Registered office: 78 Mount Ephraim, Tunbridge Wells, Kent, TN4 8BS. Registered in England Number: 1844601. VAT Registration Number 680 0400 74.

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