

Custody fee

Account type	Custody fee
EQi Dealing account	Free
EQi Flexible ISA	0.25%, minimum £10.00, maximum £37.50
EQi Lifetime ISA	Free
EQi SIPP Dealing account	Free

Custody fees are payable half yearly in advance in April and October. The fees are calculated based on the value of your portfolio as at the last working day of the previous month. We will inform you by secure message or post when these fees are due.

Dealing commission

Fee	Price
Online trades of shares, investment trusts, gilts and bonds	£10.99
Telephone trades of shares, investment trusts, gilts and bonds	£27.50
Funds purchase	Free
Funds sale	£10.99
ETF trades	£9.99
Dividend Reinvestment	£1.50
Regular Investment	£1.50

Government duties & levies

Stamp Duty Reserve Tax	Price
Purchase of UK Equities	0.5%
Purchase of Irish Equities	1%
PMT Levy	Price
Charge on UK Equity transactions over £10,000	£1
Charge on Irish Equity transactions over €12,500	€1.25
Financial Transaction Tax (FTT)	Rate based on trade value
Purchase of Investments in Spanish companies with a market capitalisation of over €1bn	0.2%

Foreign Currency (FX)

There is an additional fee on top of the standard dealing commission for trading international shares.

Value of transaction	Rate
Up to £25,000	0.95%
£25,000.01 - £50,000	0.75%
£50,000.01 - £100,000	0.50%
£100,000.01 +	0.30%

Funds platform fee

This is the fee for holding mutual funds in ISA, SIPP and Dealing accounts; there is no funds platform fee for LISAs.

- The funds platform fee is based on the total value of your fund holdings (Unit Trusts and OEICs) across all the accounts you hold with us
- The fee is charged pro-rata, which you will see on your quarterly statement.

Fund value	Fee
Up to £50,000	Free
£50,000.01 - £250,000	Free
£250,000 and above	Free

Fees for additional services

Service	Charge	
Postage fee per communication	Free	
Issuing a paper certificate	£20.00 per line of stock	
Transfer Out	Free	
CHAPS payment	£35.00	
Faster payment	£20.00	
BACS payment	Free	
Charge for returned Cheque	£20.00	
Charge for returned Direct Debit	£20.00	
Administration fee for overdrawn account	£15.00	
Copy Consolidated Tax Certificate	£18.00	
Copy of Contract Note	£12.00	
Copy Statement/Valuation	£12.00	
Reissued Cheque	£18.00	
Probate Valuation	First 20 investments	£25 + VAT (Flat rate)
	Additional investments	£6 + VAT (Per holding)

Interest payable on cash balances

EQi do not currently offer interest on cash balances held in our accounts. As an investment platform our products are not intended to hold cash savings for interest purposes. However we will continue to review this, in line with future changes to the Bank of England base rate.

Please note that the rates may change from time to time and can be found on our website or by calling our Customer Experience Centre on 0345 0700 720.



Closing your account

Account type	Closure cost
EQi Dealing account	Free
EQi Flexible ISA	Free
EQi Lifetime ISA	Free (Withdrawal charge will be applicable and all rights to the government bonus will be lost)
EQi SIPP Dealing account	Free (please note that your chosen SIPP Provider may separately charge for closing down or transferring your pension. Please refer to their individual pricelists for details.)
Please Note: Custody fees will be charged pro-rata based on any charges incurred, up to the point of transfer/closure initiation.	