For investors

A leading platform for your financial future



Hello from Transact

This brochure tells you all about Transact and our services, which have been recommended by your financial adviser. It also demonstrates why we are trusted by thousands of UK advisers as the leading platform on which to manage financial plans. As you read on, we explain the types of investments available, the charges that apply, and the risks to consider when investing.

Launched in 2000, Transact was the first revolutionary investment solution of its kind to be introduced to advisers in the UK.

Our online platform, combined with our expert personal customer service, enables you and your adviser to manage all of your assets and tax wrappers (such as ISAs, pensions and life insurance bonds) within your investment portfolio from one, centralised place.

Since 2000, we have grown to become one of the biggest investment platforms in the UK and now look after*:

£85.5bn

Funds under direction

256,796

Client portfolios

*as at 30 June 2026.



What is Transact?

Transact provides a smarter, more efficient and convenient way to hold your assets and manage your financial plan on one secure, integrated platform.

As a result, your adviser has more time to plan your financial future – identifying what your personal and financial goals are, and developing an appropriate strategy to help you achieve them.

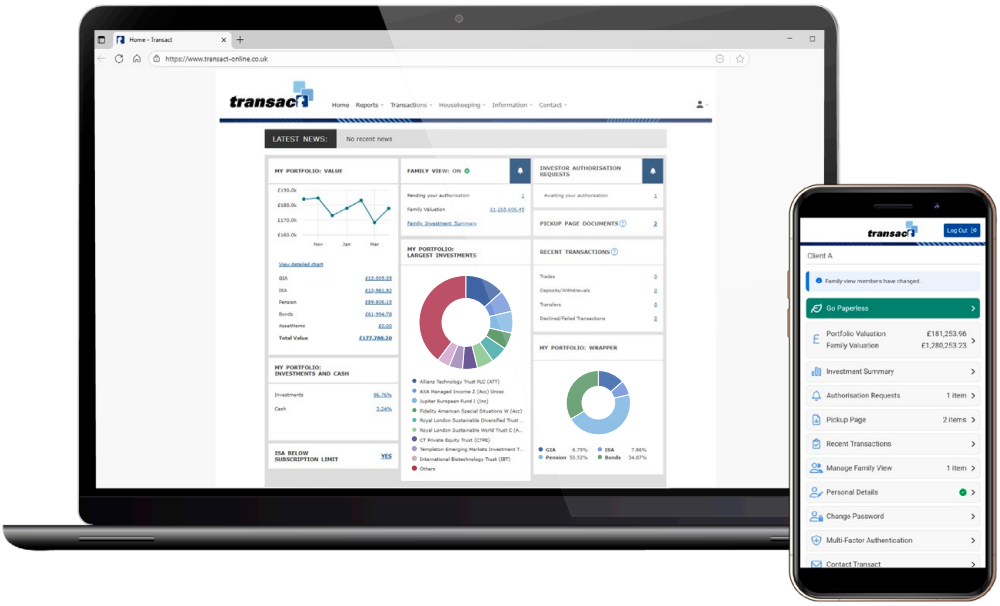
A flexible way to hold your investments

Transact gives you and your adviser access to an extensive range of assets, and enables you to allocate these assets to the most appropriate tax-efficient wrappers, including ISAs, pensions and life insurance bonds via our online platform.

You can read more about the investment options we offer on the following page: **How Transact works**.

Providing a wealth of information on your financial investments

Transact offers secure online access to your financial portfolio, daily valuations and fund information. You can also instruct us to make a buy, sell, withdrawal or deposit. In addition, you receive transaction confirmations and reports, generated by us or your adviser, to keep you informed and up to date.



Financial strength

When you invest with Transact, you and your adviser are choosing a platform that is financially resilient and suitable for the long-term. Transact's financial strength is underpinned by that of our holding company, IntegraFin Holdings plc (IHP), which is listed on the London Stock Exchange and is a FTSE 250 business.

The group has no debt and we regularly reinvest into the company to make sure it remains fit for the future.

Independent ratings agency AKG has also rated the financial strength of Integrated Financial Arrangements Ltd and IntegraLife UK Ltd who are responsible for providing the tax wrappers for the Transact platform. Both companies are part of the IHP group and were rated 'A' ('Superior') and 'B+' ('Very Strong') respectively.

How Transact works

Once you have agreed your financial goals with your adviser, together you can use Transact to manage your investment portfolio online by implementing the investment choices and allocating these to the most tax-efficient wrappers.

You can be involved as much or as little as you like in making investment decisions.

1 Advice

Your adviser determines your financial goals with you and develops a plan to meet them.

2 Implementation

Your adviser implements the agreed plan and manages your investment portfolio using Transact.

3 Investment management

Transact actions your adviser's instructions directly with the fund and investment managers.

What are tax wrappers and how can they be used?

Tax wrappers are tax-efficient vehicles that you can, subject to certain rules, 'wrap' around your assets to help minimise the tax that you pay on your returns. Your adviser can use our service to allocate your investment assets to the most appropriate and tax-efficient wrappers on your behalf.

Please note that levels of taxation and tax relief are subject to change. Your tax liability will depend on your individual circumstances and may change at any time.

The group companies that provide the Transact wrappers are fully regulated by the appropriate bodies, including the UK Financial Conduct Authority (FCA), the Isle of Man Financial Services Authority and the UK Prudential Regulation Authority. We treat all cash we hold on your behalf in accordance with the client money rules set by the FCA and we provide the highest levels of client data security.

> "Telephone support staff at Transact are friendly, personable and knowledgeable. It matters to me that I can speak directly to a real person.

Source: Anonymised client quote from the Transact Client Survey 2025.





We offer an enviable combination of value, service and experience.

Which wrappers does Transact offer?

General Investment Account		
Individual Savings Account (ISA)		
ISA	Lifetime ISA	Junior ISA
Pensions		
Personal & Junior	SIPP & Junior	Section 32
Bonds		
Onshore	Offshore	

What assets can be included?

With Transact, you and your adviser have access to over 400 investment managers and can select from an extensive range of around 11,000 assets, including:

- Unit trusts
- Open-ended investment companies (OEICs)
- Exchange traded funds (ETFs)
- Investment trusts
- Venture capital trusts (VCTs)
- Structured products
- Shares
- Bank term deposits
- Cash
- Government bonds (gilts)
- Corporate bonds.

Transact also links with a wide range of third-party providers, including Discretionary Investment Managers (DIMs) and self-invested personal pension (SIPP) providers, to deal with the complexity of real-world financial plans.

⚠ Risk factor

As with any cash put into investments there are risks. Different assets involve different levels of risk and not all assets available on the platform will be appropriate for all clients. Your adviser will assess suitability and risk in line with your personal circumstances.

The value of these investments can fall as well as rise and you may get back less than your original investment. Please note that past performance is not a guide to the returns you will receive in the future.

Benefits of using Transact

Features and benefits

- Investor Dashboard – **a complete picture of your current portfolio** in one place, however complex your investment position.
- Ability to **buy, sell, withdraw and deposit** as regular or one-off transactions – be as involved as you like, or leave everything to your adviser.
- A clear, transparent charging structure.
- A choice of **around 11,000 assets**, including funds and assets listed on major stock markets.
- Access to a wide range of tax-efficient wrappers.
- Ability to view all your linked family members' portfolios using **'Family View'**.
- Access to details of your various assets and investment plans at any time.
- Peace of mind, as we only make withdrawal payments to your **nominated bank account**.
- A **comprehensive audit trail** of all activity on your portfolio.
- **Regular reporting**, including comprehensive quarterly statements.
- An **annual consolidated income tax report** to help you, or your accountant, complete your tax return at the end of the financial year.
- **Minimal paper** – documents are available online via your 'Pickup Page'.



Sample Investor Dashboard (desktop view)

We pride ourselves on our high levels of personal customer service, and constantly look for ways to further enhance the service we provide.

- **Investor Authorisation** – you can review and authorise transactions recommended by your adviser via the platform in a secure, timely and convenient way.
- **Capital gains analysis**, available for the current year and the previous four years.
- Proprietary software – as **we own our platform technology**, we constantly develop and make improvements to the platform to benefit you and your adviser.
- Access to Transact Online via **mobile** (to view your portfolio valuation and access documents in your Pickup Page), and **desktop** (for full platform functionality including reports, transactions, and more).

Looking after you and your money

In this rapidly changing world, we work hard to ensure your money is protected from the threat of cyber crime. We stay up to date with best practice in the industry and the standards established by the National Cyber Security Centre.

- ✓ All data is encrypted and stored securely.
- ✓ We verify bank accounts to make sure they are held in your name.
- ✓ We send notifications and alerts when there is activity on your account.
- ✓ We employ multi-factor authentication to ensure your investments are strongly guarded at all times.

Cash interest

We'll pay you the full rate of interest on any cash you hold in your portfolio – unlike some of our competitors, who may retain a portion of the interest. Our treasury team actively manages client money to achieve the best rate of interest we can. In 2025 we paid £210 million to clients in cash interest.

The rate of interest paid on cash held within your portfolio is variable and depends on market conditions. Interest rates may change over time.

> I especially like the fact that you pay interest on cash in my accounts at a good rate.

Source: Anonymised client quote from the Transact Client Survey 2025.



Our charges

The charges you pay depend on the amount you have invested as well as the investments and wrappers you choose.

1 Annual charge

We apply an annual charge for using Transact, which operates on a sliding scale where the rate reduces as your portfolio grows. We do not charge on the initial deposit of cash, or the movement of assets onto Transact.

Single or consolidated portfolios of less than £100,000	
£0 – <£60,000	0.50%
>£60,000 – <£100,000	0.26%

Single or consolidated portfolios of £100,000 and above	
£0 – £600,000	0.26%
>£600,000 – <£1,200,000	0.17%
>£1,200,000 – £5,000,000	0.07%
On the remainder	0.05%



Family linking

For many people, their financial plan will be centred around their family's financial future.

We enable you to consolidate the value of your portfolio with those of your immediate family members, to create a higher portfolio value which can enable you to benefit from lower overall charges.

"I was initially wary when my independent financial adviser (IFA) advised using Transact. However, I have seen the benefits, and I'm now very happy with having agreed to use your services, and would confidently advise others to use this platform for management of their portfolio.



Source: Anonymised client quote from the Transact Client Survey 2025.

We periodically review our charges and have implemented price reductions every year since 2008, benefiting new and existing clients.

2 Wrapper charges

We only charge once per wrapper type, regardless of how many secondary wrappers (of the same type) you wish to open.

Transact investment wrapper type	Quarterly fee
General Investment Account	£0
ISA, JISA	£3
Onshore Bond	£18
SIPP	£20
Personal Pension Plan	£20
Section 32 Buy-Out Bond	£20
Offshore Bond	£60

ISA includes the Cash ISA, Stocks and Shares ISA and Lifetime ISA.

There is no quarterly fee for the children's SIPP, Personal Pension Plan and JISA wrappers in a linked family group until they reach age 18.

A single quarterly Personal Pension Plan or SIPP wrapper fee applies for clients in a linked family group. The fee is split equally among the number of members within the family group that hold an applicable wrapper. This discount applies to Personal Pension and SIPP wrappers separately.

3 Additional charges

Transact facilitates the payment of fees from your portfolio for the advice you receive from your adviser.

We also levy dealing charges when investments listed on or admitted to a stock exchange are traded on your behalf.

You can access full details of all our charges by visiting ***www.transact-online.co.uk*** and downloading our **Charges Schedule**. Your adviser can also provide you with full information concerning our charges, and will be able to assist you in determining whether Transact is right for you.

Risk factor

Charges made by us, your adviser, and the managers of the underlying investments will have an impact upon the value of your investments. We make our charges clear to you from the outset, but they are subject to change.

Our awards

Thanks to our advisers' continued support and the hard work of our teams, we've picked up many awards over the years.

2026

PROFESSIONAL PARAPLANNER Best Platform

MONEY MARKETING Provider of the Year

VANGUARD UK PLATFORM AWARDS Leading Platform for Model Portfolio Services

INTERNATIONAL ADVISER Best International Platform (UK)

2025

FINANCIAL ADVISER SERVICE AWARDS 5 Star Platform

PROFESSIONAL PARAPLANNER Best Platform

MONEY MARKETING Best Platform

UK PLATFORM AWARDS Best Use of Platform Technology (Transact with Moneyinfo)

WHICH? Recommended Provider for pension drawdown

2024

PROFESSIONAL ADVISER Best Platform for Advisers

PROFESSIONAL PARAPLANNER Best Overall Service – New Business

UK PLATFORM AWARDS Best Platform Provider (AUM over £40bn)

UK PLATFORM AWARDS Leading Platform for Discretionary Management

2023

ADVISER ASSET Platinum Platform Rating

PROFESSIONAL PARAPLANNER Best Platform

PROFESSIONAL PARAPLANNER Best Overall Service – Existing Business

UK PLATFORM AWARDS Leading Platform for Discretionary Management

UK PLATFORM AWARDS Platform of the Year

2022

ADVISER ASSET Platinum Platform Rating

PROFESSIONAL ADVISER Best Platform for Advisers (AUM above £25bn)

PROFESSIONAL PARAPLANNER Best Overall Service – New Business

PROFESSIONAL PARAPLANNER Best Platform

MONEYFACTS Best Online Service

See ***www.transact-online.co.uk/awards*** for the full list of our awards.

What our clients say...

Client testimonials from our Client Survey speak for themselves:

> Extremely satisfied with Transact and our financial adviser together giving us confidence and trust in looking after our finances and achieving a consistent, robust portfolio.

> I really value the professional, direct and functional “clean” approach offered by the Transact platform: it differs significantly from the big name consumer-orientated platforms.

> Service is excellent, easy to use and navigate. Report selection is great as allows flexibility to produce own report and help with own knowledge too. I was nervous moving to such a platform on early retirement, but this has given me the opportunity to be included in managing my funds.





We are proud to share that Transact has achieved a Defaqto **Five Star Platform Rating** and **Gold Service Award**.

Source: Anonymised client quotes from the Transact Client Survey 2024 and 2025.
Comments reflect individual client experiences. Outcomes will vary and are not indicative of future performance or satisfaction.

The importance of advice

We believe in the value of financial advice and our services are designed to work alongside your financial adviser. If for any reason you no longer have an adviser in place, we recommend that you appoint another as soon as possible.

Clients who may become non-advised are charged additional fees, to cover the additional costs required to service your portfolio, after a notice period of 12 months. These additional charges can be found in our **Charges Schedule**.

For help finding another adviser visit:

- ***www.vouchedfor.co.uk***, or
- the FCA regulator's website ***www.register.fca.org.uk***

Get in touch



020 7608 5350



transact-online.co.uk

Phone lines are open from 8am to 6pm, Monday to Friday (excluding Bank Holidays). Calls may be recorded.

Review us on Trustpilot

uk.trustpilot.com/review/www.transact-online.co.uk

This marketing communication is for general guidance only.

It should not be viewed as a recommendation to use or rely on any features contained therein. It does not, and is not intended to, constitute or substitute professional advice. For further details please speak to your adviser.

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