Integrated Financial Arrangements Ltd
A firm authorised and regulated by the Financial Conduct Authority

Transact General Investment Account

Target market

General product information

The Transact General Investment Account (GIA) is automatically opened on application. It does not have any tax advantages. The GIA allows clients to invest in an extensive range of UK and offshore investments including unit trusts, OEICs, investment trusts, equities, cash and fixed interest securities.

The Transact GIA is provided by Integrated Financial Arrangements Ltd exclusively for the Transact Platform.

Types of investor

The Transact GIA is designed for retail clients who want to use the services of a financial adviser and therefore only allows investment into assets that are appropriate for such clients. Subsequently, clients can invest flexibly, access their funds at any time and transfer existing investments in-specie into the Transact GIA whilst also being able to open other wrappers. The Transact GIA is appropriate for clients who:

- want to invest in a wide choice of assets including the option of using model portfolios and discretionary investment manager services;
- want to invest for capital growth and/or income and to have the ability to move money between assets to meet these objectives;
- want to invest using aggregated trading;
- want to earn interest on cash;
- want to invest for at least five years (although shorter periods may be suitable if only holding cash);
- are a UK resident;
- are aged 18 or over.

Who the wrapper is not suitable for

Clients should not contribute to a Transact GIA if they:

- may need access to their investments within the short to medium term (less than five years), unless only holding cash;
- are looking for real-time equity trading;

- require guaranteed returns;
- require investment types and/or strategies, such as hedging, FX trading and crypto currency trading;
- are under age 18;
- require banking services (as the GIA does not function as a bank account and lacks features such as overdrafts or third-party payments).

Clients' knowledge and experience

The Transact GIA is suitable for clients who have appointed a UK-based financial adviser, regardless of their level of knowledge or experience.

The clients' capacity for loss and ability to withstand loss

The Transact GIA offers no capital or expense guarantees and clients must be comfortable to accept some degree of investment risk and have the capacity to sustain capital loss.

The risk/reward profile of the wrapper

The value of clients' investments can go down as well as up. This GIA contains no investment guarantees and clients could get back less than they invest.

Investment values could be lower than expected if:

- the level of charges increase;
- clients stop or make lower contributions;
- clients withdraw earlier than planned.

The law and tax treatment may change in the future.

The types of financial needs and objectives of the client

Clients who invest in our Transact GIA want to hold investments outside of tax-advantaged wrappers, for the medium to long term (typically more than five years).

Costs

For a full breakdown of costs, please refer to a personalised client illustration or the Transact Charges Schedule.

Distribution strategy

- Advised: yes
- Non-advised: no

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