

Transact Stocks and Shares Individual Savings Account (ISA)

Target market

General Stocks and Shares ISA information

The Transact Stocks and Shares ISA allows clients to invest in unit trusts, OEICs, shares, investment trusts, bonds and cash in a tax efficient way with the aim of growing their investment over the medium to long term (usually meaning at least five years).

The Transact Stocks and Shares ISA is provided by Integrated Financial Arrangements Ltd exclusively for the Transact Platform.

Types of investor

The Transact Stocks and Shares ISA is designed for retail clients who want to use the services of a financial adviser. Clients who invest in a Stocks and Shares ISA:

- want to invest tax efficiently for the medium to long term (five years or more);
- want access to a wide range of investments;
- must be at least 18 years old;
- are resident in the UK for tax purposes, unless they or their spouse or civil partner are a Crown employee.

Who the wrapper is not suitable for

Clients should not contribute to a Transact Stocks and Shares ISA if they:

- may need access to their investment within the short to medium term (less than five years);
- need a targeted rate of return;
- have already reached their maximum ISA contribution limit in the current tax year;
- are not willing to take any investment risk, or loss of capital;
- require investment types and/or strategies, such as hedging, FX trading and crypto currency trading;

- are under age 18.

Clients' knowledge and experience

The Transact Stocks and Shares ISA is suitable for clients who have appointed a UK-based financial adviser regardless of knowledge level or experience.

The clients' capacity for loss and ability to withstand loss

The Transact Stocks and Shares ISA offers no capital 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 service

The value of clients' investments can go down as well as up, the Transact Stocks and Shares ISA 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/or tax treatment changes in the future.

The types of financial needs and objectives of the client

The Transact Stocks and Shares ISA is suitable for clients who invest for:

- A specific purpose;
- A rainy day pot that gives instant access in time of need;
- An extended retirement planning tool.

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



M298 Version (5) April 2026

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