

Charges Schedule

The capitalised words and phrases used below shall have the meanings given to them in both the Transact Terms and Conditions ('Terms and Conditions for the Transact Wrap Service') and the Transact Key Features Document ('Transact Wrap Service Key Features Document').

1. Introduction

Details of our charges are given below and the way they are applied is set out in full in clause 9 of the Transact Terms and Conditions. They are also available on our website, www.transact-online.co.uk

We have summarised our charges in this introduction for your convenience.

In simple terms, the charges paid to us will depend on the amount of money invested as well as the investments bought.

We do not charge you for sending us cash, or for transferring investments to Transact. Nor do we apply any charge on the sale of investments. However, we do have to make some charges, and these can be summarised as follows:

- We apply an Annual Charge for using Transact, which operates on a sliding scale where the rate reduces as the Portfolio grows (for details see section 2 of this schedule).
- We make a quarterly charge for administering certain Wrappers (for details see section 3 of this schedule).
- We levy dealing charges on investments which are listed on or admitted to a stock exchange and also charge for Express Trades (for details see section 4 of this Schedule).

To see the impact of our charges, including any applicable reductions, please refer to the key features illustration provided by your Adviser.

2. Transact Annual Charge table

| Single or consolidated Portfolios of less than £100,000 | |
|---------------------------------------------------------|-------|
| Cash & Investments | |
| £0 – £60,000 | 0.50% |
| >£60,000 – <£100,000 | 0.26% |

| Single or consolidated Portfolios of £100,000 and above | |
|---------------------------------------------------------|-------|
| Cash & Investments | |
| £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% |

A Portfolio (or consolidated Portfolios¹) will be deemed to be valued at £100,000 or above where its average total daily value is at least £100,000 for the calendar month for which we are charging, or if the Portfolio was opened in that month, for the period to the end of the month for which we are charging.

For any period greater than 12 months during which you do not have an Adviser appointed, the percentage multipliers for the Annual Charge set out above will be increased by an additional 0.15% for Cash and investments, to reflect the additional work involved in administering your Portfolio. Please note: the Transact service is designed to be used in conjunction with an Adviser. While we recognise that there may be reasons to be without an Adviser on a temporary basis, we strongly recommend that a new Adviser is appointed as soon as possible.

¹ At our discretion, we will consider requests to consolidate Portfolios with those belonging to immediate family members (usually living at the same address) and/or linked Trust/Corporate Portfolios in order to maximise the Annual Charge rate reduction. We will not do this automatically and your Adviser should make a request for the Portfolios (which must be managed by the same adviser firm) to be linked.

Annual Charge examples

£60,000 Portfolio

If, at the end of a 30-day month, the total value of your Portfolio plus any Portfolios to which you are linked is, on average, £60,000, the annual charge payable for that month would be £24.66.

| | |
|--------------------------------------------------------|---------|
| Total (Annual Charge) $\text{£60,000} \times 0.50\%$ | £300.00 |
| 30 day monthly charge $(\text{£300.00}/365) \times 30$ | £24.66 |

£100,000 Portfolio

If, at the end of a 30-day month, the total value of your Portfolio plus any Portfolios to which you are linked is, on average, £100,000, the annual charge payable for that month would be £21.37.

| | |
|--------------------------------------------------------|---------|
| Total (Annual Charge) $\text{£100,000} \times 0.26\%$ | £260.00 |
| 30 day monthly charge $(\text{£260.00}/365) \times 30$ | £21.37 |

£1,000,000 Portfolio

If, at the end of a 30-day month, the total value of your Portfolio plus any Portfolios to which you are linked is, on average, £1,000,000, the annual charge payable for that month would be £184.11.

| | | |
|----------------------------------------------------------|---------------------------------|-----------|
| First £600,000 | $\text{£600,000} \times 0.26\%$ | £1,560.00 |
| Remaining £400,000 | $\text{£400,000} \times 0.17\%$ | £680.00 |
| Total (Annual Charge) | | £2,240.00 |
| 30 day monthly charge $(\text{£2,240.00}/365) \times 30$ | | £184.11 |

3. Investment Wrapper Administration charges table

Where you hold more than one Wrapper of the same type, you will only be charged one Wrapper fee per Wrapper type each quarter.

| Transact Investment Wrapper Type | Quarterly fee |
|----------------------------------|---------------|
| General Investment Account | £0 |
| ISA*, JISA | £3 |
| Qualifying Savings Plan | £18 |
| Onshore Bond | £18 |
| SIPP | £20 |
| Personal Pension Plan | £20 |
| Executive Pension Plan | £20 |
| Section 32 Buy-Out Bond | £20 |
| Offshore Bond | £60 |

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

Wrapper fee notes:

The quarterly fee for the Personal Pension (PP) Plan, SIPP and JISA Wrappers will be waived for a client in a linked family group until they reach age 18, at which point the quarterly fee will become effective.

A single quarterly PP or SIPP wrapper fee will apply for clients in a linked family group. The single fee applies to PP and SIPP Wrappers separately and will be split equally between the number of clients within the family group that hold a PP or SIPP pension. If applicable, the quarterly fee can be taken from the Wrapper of a nominated client within the group.

We don't levy an additional administration fee if you decide to take an income from any pension Wrapper. The full quarterly Wrapper fee is payable at the end of each quarter, regardless of whether the Wrapper has been open for all or part of that quarter.

4. Dealing charges and Express Trade charges

(1) Dealing charges

For each Transaction to buy or sell investments listed on or admitted to a Stock Exchange we will usually charge:

- Up to £3.75 for each Transaction. Please note that if more than one client is buying or selling the same investment at the same time, we will split this charge proportionately between you; or
- Up to £1.00 for each Transaction where your Instruction is to buy the investment in phases; or
- Up to £0.50 for each Transaction where you are carrying out a regular buy or sale, e.g. monthly, quarterly, half-yearly or yearly.

Please note: when we use other parties to execute Transactions, different charges will apply. These charges will be applied proportionately to all clients. Third party dealing charges vary by security type, market and transaction value. For details on these charges please contact us.

(2) Express Trade charge

Where your Instruction is to buy or sell an investment as an Express Trade, for each investment an additional £10 fee will be applied to each Wrapper involved in the Express Trade Instruction.



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