



EQi Pricing

With pricing tailored to your investment activity, what can you expect to pay?

- 33% of our customers fully offset their custody fee, so they only pay to trade
- Our LISA rate is the cheapest in the market at 0.2% pa
- We meet the best execution price for 99.9% of trades, and if we don't, we'll refund your dealing commission

DIY investing

DIY Investing puts people with an interest in investing in the driving seat.

It is a low-cost way to become your own investment manager, where you get to make your own decisions with no fees going to a third-party.

Through a trading platform like EQi, you can build on your knowledge to construct, monitor and manage a portfolio.

It is important to remember the value of investments can fall as well as rise and any income from them is not guaranteed and you may get back less than you invested. Past performance is not a guide to future performance.

EQi does not provide investment advice. If you are in any doubt as to the risk or suitability of an investment or product you should seek advice from an independent financial adviser.

EQi accounts

Which account might be right for me? At EQi, we offer four account types, here is a brief overview of how these might work for you.

Are you yet to use your full ISA tax-free allowance?	Are you aged under 40 and saving to buy your first-home?	Have you reached your ISA allowance limit?	Do you want more from a personal pension?
<p>Think - Stocks and Shares ISA.</p> <p>Invest up to £20,000 per year, take advantage of tax benefits and access your money at any time.</p>	<p>Think - Lifetime ISA.</p> <p>Gain up to 25% from the government on your contributions up to £4,000 a year. You can use it to buy your first home or for retirement.</p>	<p>Think - Dealing Account</p> <p>Access global investments with this flexible account, with no limit on how much you can invest.</p>	<p>Think - Self-Invested Personal Pension (SIPP)</p> <p>Enjoy more control, access to a wider range of investment options and attractive tax advantages.</p>

For more information on our account types, please visit eqi.co.uk.

Custody fee

The quarterly fee we charge for acting as the custodian of your assets, ie the safekeeping of everything in your accounts

Account type	Quarterly custody fee	Quarterly fee & cash statement text
Dealing account	£17.49	Base fee: £12.50 Product fee: £4.99
Flexible ISA	£17.49 (includes a Dealing account free of charge)	Base fee: £12.50 Product fee: £4.99
SIPP (Self Invested Personal Pension)	£17.49 (includes a Dealing account free of charge)	Base fee: £12.50 Product fee: £4.99
Lifetime ISA - Customers who only hold a LISA*	0.2% per annum on holdings in your LISA (maximum of £40 per annum)	Lifetime ISA product fee: 0.2% of your Lifetime ISA holdings
Lifetime ISA - Customers with another EQi account and pay the standard flat custody fee (£17.49 or £22.48 per quarter)	Free	Lifetime ISA product fee: £0
ISA & SIPP	£22.48	Base fee: £12.50 ISA product fee: £4.99 SIPP product fee: £4.99

*Customers will automatically receive a complimentary Dealing account when they open a Lifetime ISA. Customers on the 0.2% tariff will not be able to offset any trades in their Dealing account as is otherwise standard for customers paying the flat quarterly custody fee of £17.49 (or £22.48 if you hold both an ISA and SIPP).

Custody fee continued

Your custody fee is offset by your dealing commission and your funds platform fee on ISA, SIPP and Dealing accounts. Over a quarter of our customers fully offset their custody fee, so they only pay to trade.

Example of how the offset works for customer with a Dealing account:

- £21.98 = Two share trades in a quarter at £10.99 each
- £17.49 = Quarterly custody fee for a Dealing account
- As the dealing commission of £21.98 fully offsets the custody fee of £17.49, no custody fee is payable in this quarter

Charges that are offset	Charges that are not offset
Online dealing commission	Telephone dealing commission
Regular investment commission	Additional charge on international stock trades
Dividend reinvestment commission	Postage fees
Funds platform fees	Fees charged by your SIPP provider (including annual admin fee)

Dealing commission

When you buy and sell investments, you pay a commission per trade, at the time the trade is placed. Your dealing commission will be offset from your custody fee on ISA, SIPP and Dealing accounts.

Asset	Online	Telephone	Frequent Trader
Shares, Investment Trusts, Bonds, Gilts	£10.99	£27.50	£5.99
Exchange Traded Products (including Exchange Traded Funds)	£9.99	£9.99	£5.99
Mutual Fund (Unit Trust and OEICs) Purchases	Free	Free	Free
Mutual Fund (Unit Trust and OEICs) Purchases sales	£10.99	£10.99	£5.99

Frequent trader rate: applies after 20 trades in any one calendar month; the number of trades per month is calculated across all the accounts you hold with us.

Government duties & levies

In addition, there are government duties and levies that apply to share trading; the following rates are subject to change.

Stamp Duty Reserve Tax	Rate based on trade value
Purchase of UK Equities	0.5%
Purchase of Irish Equities	1%
Purchase of Eurobonds*	0.5%
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 shares issued by Spanish companies with a market capitalisation of over €1bn	0.2%

*Purchase of Eurobonds - Please call our Customer Experience Centre on 0345 0700 720 for further details.



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%

Other dealing commissions

Value of transaction	Cost per trade
Dividend reinvestment	£1.50
Regular investment	£1.50
Limit & Stop orders	Free to set up. Standard dealing commissions apply

Additional charges

ETPs (including ETFs), Investment Trusts and Mutual Funds (including Unit Trust and OEICs) also incur charges from the provider of the investment. Please see their website, prospectus or Key Information Document (KID) for their charges.

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
- Your funds platform fee will be offset from your custody fee

Fund value	Fee
Up to £50,000	0.3% per annum
£50,000.01 - £250,000	0.25% per annum
£250,000 and above	0.15% per annum (max. £250 per quarter)

SIPP provider

EQi is unique among leading DIY investment platforms in the UK in allowing customers to choose their SIPP provider. SIPP providers offer the administrative and trustee services required of all pensions, while EQi provides the platform on which you can select assets and manage your SIPP.

Each SIPP provider sets their own fees, and this is one of the factors you should take into account when choosing your provider.

The fees below relate to the EQi SIPP, offered by our partner, the SIPP provider, Gaudi Investment Services Ltd. There are no fees for life events such as death and divorce, or early account closure with the EQi SIPP.

SIPP provider continued

SIPP activity	Fee
Annual administration	£118.80
Annual drawdown charge (per drawdown type)	£180.00
Transfer out	£90.00

Child Trust Fund (CTF)

Investment type	Annual fee
Mutual funds (Unit Trusts and OEICs)	0.3% per annum
All other securities	0.3% per annum (maximum charge £40.00)

General administration and postage fees

	Fee
Postage fee per communication	£1.20
Copy of consolidated tax certificate	£18.00
Copy of contract note	£12.00
Copy of statement/valuation per item	£12.00

Transfer out

Investment type	Annual fee
Issuing a paper certificate	£20.00 per line of stock
Transferring to another broker	Free