

Better together.

Understanding your new service and
your future with interactive investor

Here to help

In this booklet, we compare your EQi service with the interactive investor platform.

For the full picture about your new service with interactive investor you also need to read our Terms of Service and Rate Card. You will find links to these at eqi.co.uk/ii along with a comprehensive set of questions and answers that you may find helpful.

What's inside

Understanding your options	4
Your costs and charges	6
Your accounts and investments	11
Protection for you	16
Your access to information	18
Your services	21
Your get ready checklist	26

Understanding your options.

Equiniti has agreed to transfer some of its EQi business to interactive investor (ii). That includes account(s) you currently hold at EQi.



If you are happy to move

Your move will take place in the summer and together with EQi we will make it as easy as possible for you.



If you prefer not to move

It will not be possible for your account(s) to stay at EQi, so you have two options:

1 Transfer elsewhere

You will need to arrange this through the platform or broker you plan to transfer to as we will not be able to pass them your investments and money unless they agree to accept them.

2 Close your accounts

There may be tax consequences if you sell or withdraw your investments and money. If you are not sure what these may be for you, we recommend you seek professional advice before acting. Your adviser may charge you for this.



Not sure what to do?

Please consider trying your new service. Together with EQi we will make all the arrangements to move for you. You will have the reassurance of a price promise for the first six months as you get to know ii and if you decide to leave after the move, we do not charge exit fees.

Other information you may find helpful

Your investments will move to ii over a weekend so you should not be out of the market at any stage.

If you decide to leave before or after the move and that involves selling investments, you will pay commission for this as usual. The details to compare trading commission between EQi and ii are on page 8.

There will also be a charge if you decide to withdraw any eligible investments by certificate before or after the move. At EQi this is £20 for each holding. At ii it is £35 plus VAT for each holding.

Neither EQi nor ii can give you advice on whether moving to ii is right for your circumstances. If you are not sure what to do after reading this booklet, we recommend you seek professional advice. Your adviser may charge you for this.

Price promise.

We are confident you will like ii's simple fair fees. In fact, if after six months you would have paid less online at EQi, we will refund you the difference.

Terms apply and are at eqi.co.uk/ii



Your costs and charges.

With ii you have a choice of three service plans to suit your investment style: Investor, Funds Fan and Super Investor. You will start on the most popular of these three, the Investor plan, but can change it from the first time you log in to the ii platform.

If you hold a Lifetime ISA at EQi this account will not be moving to ii, so when we talk about ISAs in this booklet we mean your Flexible ISA at EQi, equivalent to our Stocks & Shares ISA.

We only show the main charges here. To compare all the charges please read **EQi Pricing** and our **Rate Card**. You will find links to both at eqi.co.uk/ii.

If you are a former customer of Halifax Investment Services your account charge at EQi (custody fee) is paid up until 7 December 2021. This means that ii's ongoing account charge (service plan fee) will not apply to you until after this date. You will not receive any free trade credits until you begin paying your service plan fee. See the trading charges section for more detail on our free trade credits.

Special offer.

if you open an ii SIPP after the move you will pay no ii SIPP fee for 12 months. Terms apply and are at eqi.co.uk/ii.



Ongoing account charges

EQi

interactive investor (Investor plan)

You pay custody fees quarterly depending on the accounts you hold. Any dealing commission* you pay is offset against your custody fees.

There is a monthly service plan fee of £9.99. At least one free trade a month is included in this (see more in Trading charges).

Custody fees:

- Dealing Account only:
£17.49 a quarter
- ISA + Dealing Account:
£17.49 a quarter
- SIPP + Dealing Account:
£17.49 a quarter
- SIPP + ISA + Dealing Account:
£22.48 a quarter

Included in your service plan price

- A Stocks & Shares ISA
- A Trading Account
- As many Junior ISAs as you have children

You can add a Self-Invested Personal Pension (SIPP) from ii to any service plan for an extra £10 a month (inclusive of VAT).

If you have a SIPP account at EQi this will move to ii as a Pension Trading Account and we charge separately for these. The details are on page 12.

If you hold mutual funds

You pay a funds platform fee based on the total value of these funds across all your Dealing Accounts, ISA and SIPP. This is capped at £250 a quarter and can also be offset against your custody fees.

If you hold mutual funds

There is no additional fee at ii for holding mutual funds in any of your accounts

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

*Online dealing commission, regular investment commission and dividend reinvestment commission only.

Trading charges

On the ii platform, these charges – known as dealing commission at EQi – are described as trading commission. With ii you receive a trading credit of £7.99 each month. This is valid for 90 days and it can be used against online and dividend reinvestment trades. It gives you at least one free trade a month and available credits are applied automatically whenever you trade.

EQi	interactive investor (Investor plan)
Online trades Shares, Investment Trusts, Bonds, Gilts: £10.99 Exchange traded products (like ETFs): £9.99 Mutual funds: free to buy, £10.99 to sell	Online trades All UK trades £7.99 US share trades £7.99 Other international trades £19.99
Telephone trades Shares, Investment Trusts, Bonds, Gilts: £27.50 Exchange traded products (ETFs): £9.99 Mutual funds: free to buy, £10.99 to sell	Telephone trades Online cost plus £49.00
Frequent traders A frequent trader rate of £5.99 a trade applies after 20 trades in any calendar month*	Frequent traders Frequent traders have the option to select another service plan that better suits their needs.
Regular monthly trades £1.50	Regular monthly trades Free
Dividend reinvestment trades £1.50	Dividend reinvestment trades £0.99
Other fees There is an additional fee for international trades based on the value of your transaction.	Other fees You will pay an extra charge for UK and US trades worth £100,000 or more, and other international trades worth £25,000 or more.

*Other than for mutual fund purchases, which remain free.

Questions & Answers.

How would I pay my monthly service plan?

At EQi you have the option to fund your account regularly by direct debit. EQi take your ongoing fees from available money in any EQi account you choose (other than a SIPP from which only fees relating to the SIPP can be paid). If you do not choose an account, custody fees are taken from your Dealing Account and fund platform fees from the account your funds are held in.

With ii you have the option to set up a specific direct debit to pay your service plan fee. Otherwise, we take it from any available cash in your Trading Account or ISA.

Convenience for you

Paying your monthly service plan by direct debit means you do not have to remember to keep your ii account topped up with cash to cover it. You will have the option to set up a direct debit for this the first time you log in to your new service.

I live overseas, are there any extra charges to pay?

You can still hold your account at ii. There are some extra costs to us for administering it and we charge £3.99 each month to cover these in addition to your monthly service plan fee. Your non-UK resident fee is collected at the same time as your service plan fee.

I have a company or trust account, are there any extra charges to pay?

This is another type of account where there are some extra costs for us in administering it. We charge £29.99 each month to cover these in addition to your monthly service plan fee. Your non-personal accounts charge is collected at the same time as your service plan fee.

Will I pay more or less in charges at ii?

This will depend on the accounts you hold, how often you trade and the types of trades you make. You have a choice of three service plans at ii to suit different needs. You will also have the reassurance of a price promise from us as you build an understanding of the costs and charges you will pay on our platform. If, after six months you would have paid less online at EQi, we will refund you the difference. Terms apply and you can find these at eqi.co.uk/ii.

What are the main price promise terms?

The price promise covers your ongoing charges and your online trading activity. It does not cover telephone dealing charges, foreign exchange charges, non-UK resident charges and non-personal account charges and other administrative charges.

We recommend you read the full terms at eqi.co.uk/ii.

Is the Investor plan for me?

If you expect to make several trades a month, we offer two additional service plans to help reduce your costs.

With each of these service plans you still receive a trading credit of £7.99 a month and would still have to pay an extra charge for UK and US trades worth £100,000 or more, and other international trades worth £25,000 or more.

Funds Fan	Super Investor
Monthly service plan price: £13.99	Monthly service plan price: £19.99
Online trades: UK shares £7.99 Investment trust and fund trades £3.99 US Share trades £7.99 Other international trades £19.99	Online trades: All UK trades £3.99 US Share trades £4.99 Other international trades £9.99
Phone trades: Online cost plus £49	Telephone trades: Online cost plus £49
Regular monthly trades: No charge	Regular monthly trades: No charge
Dividend reinvestment trades: £0.99	Dividend reinvestment trades: £0.99

Would there be any special discounts for trading?

Since we offer a free trading credit each month and a choice of service plans to meet different customer needs, we do not offer any additional discounts for trading.

Could I use three free trading credits in a single month?

Your free £7.99 trading credit is added to your account monthly and is valid for 90 days. Any trading credit you have available is applied automatically whenever you trade online. Depending how often you trade, this means it is possible for up to three trading credits to be available in your account at a single point in time. Regular investing is free so does not use your trading credits.

Your accounts and investments.

On the ii platform, you can invest through a range of different account types. You will also have access to the widest choice of investments in the market.

EQi	interactive investor
Individual Savings Accounts Flexible ISA Lifetime ISA	Individual Savings Accounts Stocks & Shares ISA* Junior ISA
Dealing Account This can be held by individuals, companies, investment clubs and trusts. It can also be held in joint names.	Trading Account This is equivalent to an EQi Dealing Account. It can be held by individuals, investment clubs and trusts. It can also be held in joint names.
Pension Accounts You can choose your own SIPP provider at EQi and use the EQi platform to hold and trade your investments in it. The EQi SIPP is provided by Gaudi rather than EQi itself.	Pension Accounts You can choose a SIPP provided by ii (the ii SIPP). Or you can choose a Pension Trading Account that lets you use the ii platform to hold and trade your investments in a SIPP with another provider.

* For customers moving from EQi, this will be flexible until 5 April 2022 (more on page 14).

Important information if you have a Joint Dealing Account at EQi

You will move to a Joint Trading Account at ii.

We give each named individual on a Joint Trading Account their own unique login ID. Please read your get ready checklist on page 26 for steps you can take now to be prepared for this.

Joint Trading Accounts are charged for separately to individual accounts on the ii platform. This means, if you have both a Joint Dealing Account and a Dealing Account that you own as an individual moving to ii, you will pay a £9.99 monthly fee for your Joint Trading Account and a £9.99 service plan fee to cover your individual Trading Account. You will also receive a free trade credit of £7.99 a month in both cases.

Important information if you have a SIPP with EQi

Your chosen SIPP provider will remain the same when you move to the ii platform. Your cash and investments with EQi will be held in a Pension Trading Account with us and this will continue to be held inside your current SIPP wrapper. There will be a few exceptions to this, depending on your SIPP provider, and you will hear separately if any of these apply to you.

Pension Trading Accounts work separately to service plans on our platform because they are held inside a SIPP from another provider. You will:

- Continue to pay your third-party SIPP provider's own fees for the administration and trustee services they provide you with.
- Pay a fee of £9.99 a month to ii to hold your Pension Trading Account with us.
- Also get a £7.99 free trade credit from us for that account each month.
- Pay a separate service plan fee to cover any EQi Dealing Account and/or Flexible ISA you have moving to our platform too. You will also benefit from a £7.99 free trade credit from ii for these accounts each month.

If you work with a financial adviser for your SIPP at EQi, we are not able to give them any access to your Pension Trading Account at ii, either online, by telephone or by post.

Available investments

EQi	interactive investor
UK-listed securities, including exchange traded funds, investment trusts, gilts and bonds.	UK-listed securities, including exchange traded funds, investment trusts, gilts and bonds.
Thousands of regulated mutual funds (OEICs and unit trusts)	Thousands of regulated mutual funds (OEICs and unit trusts)
International shares that can be traded through CREST as CREST Depository Interests (CDIs), including North American and European shares.	International shares traded directly on 17 global exchanges, including North American, European and Asia-Pacific shares.

Important information if you hold international shares

If you hold international shares at EQi we will convert these from CDI form to direct holdings in the underlying securities as part of your move.

The value of your direct holdings will show in your ii account in the local currency and you can hold and trade in up to nine different currencies in our Trading and SIPP accounts.

You will always be able to see an equivalent value for international shares in £GBP and can keep settling trades in £GBP if you prefer. In this case we will charge a foreign exchange fee linked to the value of your transaction and the details of this are below.

Questions & Answers.

Will I be able to hold currencies other than £GBP?

Yes, this is a service we offer that EQi does not. You can hold and trade in up to nine different currencies in a Trading Account or SIPP with us.

Are there additional costs for international trading?

You will pay a foreign exchange fee to us to add or convert cash to local currencies in a Trading or SIPP account. But after that, there is no need to pay an additional foreign exchange fee for international trading at ii as you will be trading directly in the local currency. You do still have to pay any local transaction taxes that apply.

If you settle international trades in £GBP at ii, this is how our foreign exchange fees compare to EQi's foreign currency fees (which apply to all international share trades).

Value of trade	EQi fee	Interactive investor fee
£0 - £24,999.99	0.95%	1.50%
£25,000 - £49,999.99	0.75%	1.25%
£50,000 - £99,999.99	0.50%	1.00%
£100,000 - £599,999.99	0.30%	0.50%
£600,000 plus	0.30%	0.25 %

Will my ISA still be a flexible one?

Your ISA will stay 'flexible' at ii until 5 April 2022, meaning you can take money out and pay it back in without that affecting your annual ISA allowance. After 5 April 2022 you will not be able to make flexible withdrawals from your ISA, which means any payments back in would count towards your annual ISA allowance.

Can I still access investment ideas and insights?

Yes. At ii you will have access to extensive expert insights and investment ideas to help you make informed, educated decisions about your investments. Our team of experts and award-winning content writers offer articles, videos and podcasts that cover daily market and sector news, technical analysis and expert interviews. You will also have the option to consider select investment ranges and model portfolios, chosen by impartial experts.

Keeping you informed

The first time you log in to your new service you will be asked to confirm if you would like to receive market insight and promotional updates from us, direct to your inbox. You can easily change your preference at any time after that.

Can I still take part in IPOs and Share Offers?

Yes. You will be able to take part in any Initial Public Offers and Share Offers that ii participates in.

I hold US shares. Will my W-8BEN move over with my account?

The W-8BEN is a form you must complete to hold and trade in US shares. It captures information that is required for the US Internal Revenue Service (IRS). Having a valid W-8BEN means you can benefit from treaty relief on dividend and interest payments if you live in a country that has a relevant treaty with the US.

If you have a W-8BEN with EQi it will not move over with your account. You will have to complete a new online W-8BEN on our platform after the move. This can be done quickly and easily through the 'useful forms' section of your account with us.

Will I still be able to trade in complex instruments?

At ii you will be able to sell any complex instruments you hold when your account moves, without passing a new appropriateness check to confirm your experience to deal in them. If you wish to add to your existing holdings or buy new complex instruments you will have to pass a new appropriateness check with us first.

What about interest on any cash I hold?

Neither EQi nor ii pay interest on cash at the moment, as rates are so low. We will be keeping this policy under review at ii.

We do offer access to a standalone Cash Savings Account, provided by Flagstone. It lets you choose from more than 25 banks and building societies to pick out the best interest rates for you. The minimum deposit for opening a Cash Savings Account is £10,000.



interactive investor
Manchester Head Office

Protection for you.

On the ii platform, your cash and investments will continue to be covered by Financial Conduct Authority (FCA) rules and protected by the Financial Services Compensation Scheme (FSCS) in a very similar way to how they are at EQi.

For investments

Your investments will continue to be held by a separate nominee company or custodian to the provider of your service. This provider is Interactive Investor Services Limited (IISL) for the ii platform.

If IISL were unable to meet its obligations, and the total investments held by the nominee or custodian meant your investments could not be returned to you in full, you may be entitled to compensation under the investment part of the FSCS.

Under this you can claim up to £85,000 per person, per eligible firm. You have to apply for this compensation and certain conditions have to be met for you to receive it.

For cash deposits

Your cash would continue to be held in trust by a bank, separate from your service provider's (IISL's) own, under the FCA's client money rules.

If IISL were unable to meet its obligations, your cash would remain protected in trust.

If any of the banks holding IISL's client money were unable to meet their obligations, you would be entitled to compensation for each affected bank under the UK Deposit Guarantee Scheme part of the FSCS.

Under this, compensation is up to £85,000 per person, per bank or building society and you would receive this compensation automatically.

You can find out more about how we hold and protect your cash and investments on our platform at ii.co.uk/about-ii/your-protection. For more about the FSCS, visit fscs.org.uk.



interactive investor is the UK's number one flat fee investment platform. ii is committed to flat fees, which means as your investments grow, the ii flat fee stays the same.

Online security

We take your online security very seriously. On our platform you will be protected by 128-bit SSL encryption technology – the latest standard for financial transactions – to prevent anyone accessing your personal or financial details. We also use your mobile phone to verify your identity if you ever ask us to reset your password. You can find full details of our security policy at ii.co.uk/security.

Nearer the time of your move, we will write to you with information to help you set up a secure password for your new online service. Please read your get ready checklist on page 26 for steps you can take now to be prepared for this.

After you move, IISL will be the Data Controller for your personal data and our Privacy Policy will apply. You can find a copy of this at eqi.co.uk/ii. Your rights under data laws will not be affected.

If you need to make a complaint

For as long as your accounts are at EQi, you should continue to follow its complaints procedure. After the move you will follow our complaints procedure.



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I look forward to welcoming EQi customers to the ii platform, where we hope they will benefit from our no-nonsense fixed fee pricing, commitment to service and continuously developing technology and content.

Richard Wilson

Chief Executive Officer, interactive investor

Your access to information.

On the ii platform, you will continue to be able to keep track of your investments easily through your online account and regular statements.

Keeping track online

There are differences in how your screens will look at ii compared to EQi, but the information you will find in your online account is essentially the same; total value of your account, a breakdown of all the cash and investments held in it and your transaction history on the platform.

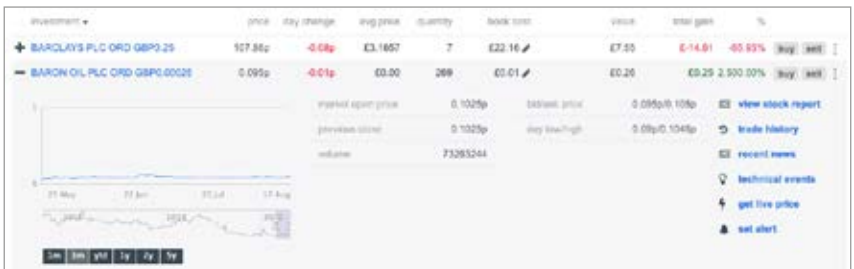
Account overview

- See all of your cash and investments
- Quick links take you to your portfolio details or trade pages



Portfolio

- Jump to more analysis, latest news and tools
- View interactive mini charts for each holding



Your history with EQi.



We will copy over five years' worth of your statements and other account documents from EQi into your account on the ii platform. Your secure message history will not be copied over.



We will also copy over the 'book cost' value for each of your investments on EQi, so that you can continue tracking your gains and losses on them.



If no book cost value is recorded for an investment on EQi it will show as zero and you will be able to edit this for a period to reflect an appropriate value for future tracking.

Statements and other account documents

EQi	interactive investor
<p>Quarterly valuation statement including a listing of all your account holdings.</p> <p>Annual costs and charges statement.</p> <p>A consolidated tax certificate after the tax year end, to help you complete your tax return.</p> <p>Contract notes, whenever you buy and sell investments.</p> <p>If you choose to receive statements and contract notes by post there is a fee of £1.20 for each communication.</p>	<p>Quarterly valuation statement including a listing of all your account holdings.</p> <p>Annual costs and charges statement.</p> <p>A consolidated tax certificate after the tax year end, to help you complete your tax return.</p> <p>Contract notes, whenever you buy and sell investments.</p> <p>If you choose to receive statements and contract notes by post there is a fee of £3 plus VAT for each statement and £1 plus VAT for each contract note.</p>



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I like the easy-to-understand fixed charges, which are particularly great for larger portfolios.

Anthony



Really helpful – excellent customer service.

Kevin Moody

Your services.

Our services at ii cover the same areas as EQi. We have a 4.6 star rating on Trustpilot based on more than 12,000 individual reviews and we have won many awards for our service over the years.

 Trustpilot



Paying cash into your account

On the ii platform, you can continue adding cash to your account by direct debit, BACS transfer or debit card, with your debit card details securely stored so they can be reused, quickly and easily. You will no longer be able to pay money in (or withdraw it) by cheque.

Making life easy

We will move over details of the nominated bank account you have validated with EQi, and any relevant direct debit instructions you have in place, to the ii platform.

Buying and selling investments

You can place orders to buy and sell investments 24/7 online on the ii platform or through a mobile trading app equivalent to that available through EQi. We offer both iOS and Android versions of our mobile trading app.

Our platform is designed to be used as an online service, but you can also buy and sell over the phone if you prefer. We charge an additional fee (above your online trading cost) of £49 for each telephone trade to cover our administration costs. Telephone trading is available:

- Monday to Friday: 07.45am to 5.30pm
- Monday to Friday: 5.30pm to 9pm for international trading calls only

Like EQi we do not accept trading instructions by post or email.

Regular investing

Regular investing is free and easy to set up and manage online on the ii platform. You can set up to 25 regular monthly investments for each account.

EQi	interactive investor
Can be in up to 5,000 different eligible securities, including funds (unit trusts and OEICs), international shares in CDI form, ETFs and investment trusts.	Can be in funds (unit trusts and OEICs), popular shares (including the FTSE 350), ETFs and investment trusts.
Regular investment trades cost £1.50. The minimum monthly investment is £10 for each line of stock.	Regular investment trades in eligible investments are free. The minimum monthly investment is £25 for each line of stock.
There is no requirement to set up a linked direct debit for regular investing. All regular investments are made on the 22nd of each month. If there is not enough money in your account to cover any of your regular investment trades, none of them are made.	If you set up regular investing after the move, you must set up a linked direct debit. Your direct debit is collected on the 12th of each month and all regular investments are made on the same date each month (the 1st Wednesday).
You can ask for a £ amount of your available cash to be invested in each of your chosen investments.	You can ask for a £ amount of your direct debit to be invested in each of your chosen investments.

Existing instructions

If you have existing regular investment instructions in place, we will move these across for you if they are for investments that are eligible for regular investing on the ii platform. However, your trading date will move to the 1st Wednesday of each month.

If you have a direct debit in place that helps cover the costs of your regular investing at EQi, we will continue collecting your direct debit on the same date (the 1st or 15th of the month), for the same amount and at the same frequency as with EQi. That is unless your direct debit is for less than £25, in which case we will cancel your instruction.

Important information if you make regular investments of less than £25

If your direct debit at EQi is for £25 or more, we will continue to collect the same amount as now. However, we will not be able to make any regular investment trades in individual lines of stock for amounts of less than £25. If this affects you, you may therefore wish either to increase your regular investment amounts to £25 or more or cancel your instructions ahead of the move.

Managing your investment income

You can still set up instructions to manage your investment income online at ii, although there are some differences in the options available compared to EQi.

EQi	interactive investor
<p>You can choose for investment income to stay in your account as cash.</p> <p>You can choose for investment income from specific investments or all investments to be paid out to you as it is received (payaway).</p> <p>You can choose for investment income from specific eligible investments or all eligible investments to be automatically reinvested.</p> <p>Funds (OEICs and Unit Trusts) are eligible for dividend reinvestment.</p> <p>There is no minimum amount for automatic reinvestment trades, although there must be enough to cover your dealing commission.</p> <p>Dividend reinvestment trades are made the next working day after the dividend is paid into your account.</p> <p>Dealing commission for automatic reinvestment trades is £1.50 and can be offset against your quarterly custody fees.</p> <p>You have the option to set up regular withdrawals, from cash in your account and/or sales proceeds.</p>	<p>You can choose for investment income to stay in your account in cash.</p> <p>You can choose for all investment income to be paid out to you as it is received. It's an all or nothing choice for this at ii (payaway).</p> <p>You can choose for investment income from specific eligible investments or all eligible investments to be automatically reinvested.</p> <p>Funds (OEICs and Unit Trusts) are not eligible for dividend reinvestment.</p> <p>There is a minimum amount for automatic reinvestment trades of £10 and your dividend must have been paid to your account in £GBP.</p> <p>Automatic reinvestment trades are made two working days after the relevant dividend is paid into your account.</p> <p>Trading commission for automatic reinvestment trades is £0.99 and can be covered by the free trade credit of £7.99 you receive each month from your service plan.</p> <p>You are not able to set up regular withdrawals.</p>

Existing instructions

If you have any existing automatic reinvestment instructions in place at EQi, we will move these across for you if they are for investments that are eligible for automatic reinvestment on the ii platform. Otherwise, they will stop.

If you have a mix of dividend reinvestment and payaway instructions, we will move your eligible dividend reinvestment instructions. Your payaway instructions will stop. This is because payaway is an all or nothing choice at ii. You are not able to choose payaway for just some investments.

If you have instructed EQi to payaway all of your investment income we can and will move this instruction across for you.

All regular withdrawal instructions will stop after the move as this is not a service we provide.

Your rights as a shareholder

It will be much easier for you to exercise your rights as a shareholder after you move to ii. We offer a free opt-in online shareholder voting and information service that enables you to receive shareholder materials and, if you wish, vote on decisions directly affecting UK-registered shareholdings held in your account.

You will be given the option to enrol the first time you log in to your new service.

Questions & Answers.

What about corporate actions?

We will tell you, whenever it is practical for us to do this, about any rights issue, calls, conversion, subscription or redemption rights and takeover or other offers arising from capital reorganisations attaching to your investments. You will have the opportunity to exercise your rights in these cases, with online access to help you react quickly and easily.

Who would be able to access my account and use its services?

With some very limited exceptions for Pension Trading Accounts and Dealing Accounts held by companies, the same people who can access your account and use its services at EQi will be able to access your new account(s) on the ii platform.

However, we will provide all account users with their own individual log in ID. That means you need to take action through EQi ahead of the move to provide an email address and mobile phone number for any joint holders or third parties on your account. See your get ready checklist on page 26 for the details.

Would there still be a 'Bed and ISA' service?

Yes, and this is an online service at ii. On your instruction we move the investment(s) you want from your Trading Account to your ISA in one simple transaction. You are only charged for the repurchase at your standard online rate. The sale is free.

What order types would I be able to use for trading?

You can place at best, market, limit and stop loss orders online with ii for trading in UK and overseas markets.

At best

You get 15 seconds to accept the best quote from over 20 market makers.

Limit

Buy or sell at a price you choose, if that is hit within a time period you set.

Market

Simply buy or sell shares at the current market price, or price when it opens.

Stop loss

Sell a share automatically if the price ever falls to a level you set.

Open limit orders

Your move to ii will take place over a weekend. We will automatically close any open limit orders you have with EQi at close of trading on the Friday. If you wish, you will be able to set them up again on the ii platform from Monday.

Your get ready checklist.

Taking a few simple actions in advance can help smooth the way for your move and make sure that everyone who needs to can log in and get the most from your new service, from day one.

All customers

We need your email address so you can log in to your new service online. We also use your mobile phone number to help you reset your password on the ii platform.

- Check that EQi has an up-to-date email address for you.**
- Add your mobile phone number to your EQi account.**

How? Log in to your EQi account, go to **profile** and then **contact details**. Or send a secure message.

Joint account holders

We give each named individual on a joint account their own unique log in ID and we can only do that if we also have a unique email address for each of you.

- Check that EQi has a unique email address for each of you.**
- Add each of your mobile phone numbers to your EQi account.**

How? Log in to your EQi account and send EQi a secure message.

If a third party uses your account

This includes authorised third-party users or anyone with powers of attorney for you. We will give them their own unique log in ID, different to yours.

- Provide EQi with their email address and mobile phone number.**

How? Call the EQi Customer Experience Centre.

If you have an investment club account

As for EQi only one person will be able to access your account online at ii. We also use your lead investor's mobile phone number to help you reset their password on the ii platform.

- Agree which club member will have online access after the move.
- If they will be different to now, notify EQi.
- Add the lead investor's mobile phone number to your account.

How? To add a mobile phone number, go to **profile** and then **contact details**. Or send EQi a secure message. To notify a change of lead investor, send EQi a change of lead investor form, which can be found under forms on the EQi website.

If you have more than one EQi account with different log in details for each

- Check each account has the same email and mobile phone number for you.

We will link all of your accounts together under a single service plan wherever possible, so you pay only one service plan fee.

How? Log in to each EQi account, go to **profile** and then **contact details**. Or send EQi a secure message.

Find out more.

You can find out more about your move to ii at eqi.co.uk/ii, including a comprehensive set of questions and answers that you may find helpful.

You can also visit ii.co.uk if you want to learn more about the accounts, investments and research support currently available to you on the ii platform.

We look forward to welcoming you.



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