

Schedule of Charges

VISION INDEPENDENT FINANCIAL PLANNING LTD MPS

Annual management charge:

Our annual management charge is based on the value of your portfolio (including cash and ISAs where applicable) at each month end averaged over the charging period. It is charged quarterly in arrears at the end of March, June, September and December and is subject to + VAT (if applicable).

0.45% on the first **£1,000,000**;

0.30% thereafter

The actual amount payable will vary depending on the portfolio value. In cash terms, a 0.45% charge in a sterling portfolio with no foreign currency involved would equate to £450 per £100,000 of value.

Other Charges:

CHAPS or SWIFT

For same day transfer of cash:

£20 per transfer

Currency Conversion

The exchange rate applied on currency conversions includes Quilter Cheviot's own charge of 0.75%, applied to the currency spot rate at the time the trade is executed, after adjusting for a foreign exchange brokerage charge of 0.07% applied by our broker on our currency trades with them.

Indemnity Charge *for share certificate replacement*

Any charges received from external third parties will be charged to your portfolio.

LEI & Charge Required for trusts, corporate entities, charities and some pension funds

Initial: £70 + VAT

Annual renewal charge: £60 + VAT and will be carried out only on request.

Probate Valuation Charge

0.10% of the value of assets with:

- minimum charge of £75 + VAT

- maximum of £500 + VAT.

Transfer Out Inspecie

£50 per holding of overseas assets

£15 per holding of UK assets

Third Party Brokerage Rates

0.04% - USA (USD9)

0.05% - Canada (CAD10)

0.05% - Eurozone ex Ireland and Greece (up to EUR20 depending on the country)

Third-party brokerage charges are calculated by applying the above rates to the value of the transaction. Minimum charges will apply if the value of the transaction does not meet a threshold set by our broker and are charged in the relevant local currency. The details above are for the international markets in which we most frequently transact. Full details of the additional countries traded less frequently in, rates and minimum charges (broken down by country) can be found on our website www.quiltercheviot.com

Acceptance of charges: I/We agree to the terms and charges outlined on this page.

Signed:	
Print name:	
Date:	DD / MM / YYYY

Signed:	
Print name:	
Date:	DD / MM / YYYY

INTERNAL USE ONLY:

Account Numbers:

IM Name and code:

QUILTER CHEVIOT

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