



VIEWPOINT PORTFOLIO

PRICING STRUCTURE

PLATFORM SCHEDULE OF CHARGES

PLATFORM CHARGE	ANNUAL FEE	COLLECTED MONTHLY	
Advised clients - Applicable to all Custody Assets (including Cash) ¹	0.30%	Fee is capped at £66.67 per month per Account*.	
Non-Advised clients (Where a client does not have an Adviser registered with the Viewpoint Portfolio platform) - Applicable to all Custody Assets (including Cash) ¹	0.60%	Fee is capped at 133.33 per month per Account*.	
¹ Additional fees detailed below apply for International holdings and may apply when the portfolio exceeds 20 lines of stock.			
*the value of the ISA and GIA are combined for purposes of the fee cap. SIPP, corporate and trust accounts are treated separately			
DEALING AND SETTLEMENT CHARGES DOMESTIC	Fee	DEALING AND SETTLEMENT CHARGES INTERNATIONAL	Fee
UK Funds - Trading, Settlement & Custody ¹	£0	Non-UK Listed Assets Trading (per trade)	0.07%
UK Funds - Trading - Manual (per trade) ²	0.1%	Non-UK Listed Assets Settlement & Custody (per annum)	0.05%
UK Funds - Settlement - Manual (per trade)	£10	International Funds Trading - Manual (per trade)	0.10%
UK Funds - Custody - Manual (per annum)	0.05%	International Funds - Settlement manual (per trade)	£10
UK Listed Assets - RSP Trading	£0	International Funds - Custody (per annum)	0.05%
UK Listed Assets - Non PSR Trading (per trade)	0.035%		
UK Listed Assets - Settlement (per trade)	£1		
¹ Domestic funds listed on the Buy List (Serviceable Assets) which can be traded and processed electronically. Other instrument types will be priced on request – but any Structured Products will either be treated as UK manual funds or UK listed assets, depending on their makeup.			
² These additional fees cover those specific funds which need to be traded (usually by fax) or administered on a manual basis			
GOVERNMENT & STOCK EXCHANGE FEES (On purchases only) DOMESTIC			
UK Stamp Duty			0.50%
PTM Levy (applicable on UK trades over £10,000)			£1.00
GOVERNMENT & STOCK EXCHANGE FEES INTERNATIONAL			
Irish Stamp Duty			1.00%
ITP Levy (applicable on Irish exchange deals over €12,500)			€ 1.25
French Local tax	0.3% - applicable where the market capitalisation of the French company being purchased is greater than €1,000,000.		
Italian Local tax	0.1% - applicable where the market capitalisation of the Italian company being purchased is greater than € 500,000.		
Hong Kong stock exchange fee is applied to all trades			0.005%
Hong Kong transaction levy is applicable to all trades			0.00027%
Hong Kong stamp duty is applied to purchases			0.1%
Singapore stock exchange clearing fee	0.0325% - applicable on all trades, subject to a maximum of SGD 600.		
South Africa stock exchange charge	0.00549% - applicable on all trades (buys and sells) subject to a minimum of R10.92 and a maximum of R54.59.		
South African Security Transfer Tax	0.25% applicable on all purchases & 0.0002% on all trades		

PRODUCTS	PRODUCT FEES
Viewpoint General Investment Account	NIL
Viewpoint Stocks and Share ISA, JISA and Flexible ISA	NIL
Viewpoint SIPP - Annual Product Fee	NIL
SIPP Income Drawdown Annual Fee	£80 + VAT per annum (payable to Morgan Lloyd SIPP Services Ltd)
Hubwise Offshore Bond (Minimum)	£250
£0 - £499,999.99	0.20%
£500,000 - £999,999.99	0.10%
Over £1m	0.05%

ADMINISTRATION	PROCESS FEE
Request for duplicate Document	£20
Ad hoc documentation (probate/other)	£50
Non-electronic correspondence ⁵	£20
Stock withdrawals per line of stock	£10
UK Transfer in per line of stock	Nil
UK Transfer out per line of stock ⁶	Electronic £0 Manual UK £20 Manual Non-UK £30
Non-UK Transfers out	Vary according to custodian – charges available upon request
Reports, Notices, Meetings & Notifications	£20

⁵ Paper copies of four quarterly Valuations and an annual Costs and Charges statement will be provided

⁶ Transfer-out fees will be applicable for any instruments which are not eligible for electronic transfer, and therefore require manual intervention to process. There are separate tariffs for UK domiciled and non-UK domiciled instruments, and the transfer out fee for the portfolio will be subject to a minimum fee of £50.

BANKING	
BACS	Nil
UK CHAPS	£30
Non-UK CHAPS (dependant on currency)	tbc
Cheque	Nil
Cancelled cheque fee per occasion	£25
Unpaid direct debits	£25
Unauthorised overdraft	5% (above Bank of England base rate)
External Bank Verification Check	£5

OTHER INFORMATION
Interest is paid on cash at a rate (unless individual long-term deposits) which equates to 100% of the interest received from the Banks where cash is deposited. As Banks Bank pay varying rates of interest, we pool the income received and pay a blended rate to our Clients.



ADDITIONAL NON-DOMESTIC CUSTODY SERVICES INTERNATIONAL

EURO ZONE AND MATURE MARKETS	ANNUAL CUSTODY FEE
Mature Markets, Area 1	0.0125%
Mature Markets, Area 2	0.0250%

EMERGING MARKETS	ANNUAL CUSTODY FEE
Emerging Markets, Area 1	0.075%
Emerging Markets, Area 2	0.250%
Emerging Markets, Area 3	1.000%

ADDITIONAL NON-DOMESTIC TRADING FEES	TRADING FEE
Mature Markets, Area 1	£9
Mature Markets, Area 2	£15
Emerging Markets, Area 1	£25
Emerging Markets, Area 2	£40
Emerging Markets, Area 3	£100

NON-DOMESTIC ZONES

MATURE MARKETS, AREA 1

BELGIUM, FRANCE, GERMANY, IRELAND, ITALY, NETHERLANDS, USA.

MATURE MARKETS, AREA 2

AUSTRALIA, AUSTRIA, CANADA, DENMARK, FINLAND, HONG KONG, JAPAN, NORWAY, SOUTH AFRICA, SWEDEN, SWITZERLAND.

EMERGING MARKETS, AREA 1

BRAZIL, ESTONIA, GREECE, HUNGARY, MALAYSIA, MEXICO, POLAND, PORTUGAL, SINGAPORE, SOUTH KOREA, TAIWAN, THAILAND, TURKEY

EMERGING MARKETS, AREA 2

ARGENTINA, CHINA, CROATIA, CYPRUS, CZECH REPUBLIC, EGYPT, INDIA, INDONESIA, ISRAEL, LITHUANIA, LUXEMBOURG, MOROCCO, NEW ZEALAND, PHILIPPINES, ROMANIA, RUSSIA, SERBIA, SLOVAKIA, SLOVENIA, UAE.

EMERGING MARKETS, AREA 3

BAHREIN, BANGLADESH, BENIN, BOTSWANA, BULGARIA, BURKINA FASO, CHILE, COLUMBIA, GHANA, GUINEA BISSAU, IVORY COAST, JORDAN, KENYA, KUWAIT, LATVIA, MALI, MAURITIUS, NIGER, NIGERIA, OMAN, PERU, QATAR, SAUDI ARABIA, SENEGAL, TOGO, TUNISIA, UKRAINE, VIETNAM.



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