

Brewin Portfolio Service

Fees & Charges

Service Fee

Calculated daily, deducted on a monthly basis in arrears Rebalancing costs Account minimum charge and balance restrictions Minimum Initial Investment £500 Debit Card Payments Minimum top up via debit card £500 Maximum Monthly Contribution £25 Maximum Monthly Contribution £2,000 (subject to annual allowances where applicable) Cash withdrawal or Liquidation charges Online Cash Withdrawal or Liquidation charges Online Cash Withdrawal or Liquidation charges BACS Payment Fee No Charge BACS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-8 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit charges Transfer out charges Transfer out charges Transfer out charges Void ISA as a breach of regulations £80 + VAT Termination/transfer of ISA with cash proceeds No Charge	All Assets	0.70%
Account minimum charge and balance restrictions Minimum Initial Investment E500 Debit Card Payments Minimum top up via debit card £500 Maximum top up via debit card £45,000 (subject to annual allowances where applicable) Direct Debit Payments Minimum Monthly Contribution £25 Maximum Monthly Contribution £2,000 (subject to annual allowances where applicable) Cash withdrawal or Liquidation charges Online Cash Withdrawal or Liquidation charges Online Cash Withdrawal No Charge BACS Payment Fee No Charge CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations	Calculated daily, deducted on a monthly basis in arrears	
Minimum Initial Investment \$\text{S500}\$ Debit Card Payments Minimum top up via debit card \$\text{S500}\$ Maximum top up via debit card \$\text{\$\text{S500}}\$ Maximum top up via debit card \$\text{\$\text{\$\text{\$\text{S4000}}}\$ (subject to annual allowances where applicable) Direct Debit Payments Minimum Monthly Contribution \$\text{\$\text{\$\text{\$\text{\$25}}\$}\$ Maximum Monthly Contribution \$\text{\$\text{\$\text{\$\text{\$25}\$}\$}\$ Maximum Monthly Contribution \$\text{\$\text{\$\text{\$\text{\$25}\$}\$}\$ Maximum Monthly Contribution \$\$\text{	Rebalancing costs	No Charge
Debit Card Payments Minimum top up via debit card £500 Maximum top up via debit card £45,000 (subject to annual allowances where applicable) Direct Debit Payments Minimum Monthly Contribution £25 Maximum Monthly Contribution £2,000 (subject to annual allowances where applicable) Cash withdrawal or Liquidation charges Online Cash Withdrawal No Charge Telephone or Postal Cash Withdrawal No Charge BACS Payment Fee No Charge CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	Account minimum charge and balance restrictions	
Minimum top up via debit card £45,000 Maximum top up via debit card £45,000 (subject to annual allowances where applicable) Direct Debit Payments Minimum Monthly Contribution £25 Maximum Monthly Contribution £2,000 (subject to annual allowances where applicable) Cash withdrawal or Liquidation charges Online Cash Withdrawal No Charge Telephone or Postal Cash Withdrawal No Charge BACS Payment Fee No Charge CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	Minimum Initial Investment	£500
Maximum top up via debit card (subject to annual allowances where applicable) Direct Debit Payments Minimum Monthly Contribution £25 Maximum Monthly Contribution £2,000 (subject to annual allowances where applicable) Cash withdrawal or Liquidation charges Online Cash Withdrawal No Charge Telephone or Postal Cash Withdrawal No Charge BACS Payment Fee No Charge CHAPS Payment Fee No Charge CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	Debit Card Payments	
(subject to annual allowances where applicable) Direct Debit Payments Minimum Monthly Contribution £25 Maximum Monthly Contribution £2,000 (subject to annual allowances where applicable) Cash withdrawal or Liquidation charges Online Cash Withdrawal No Charge Telephone or Postal Cash Withdrawal No Charge BACS Payment Fee No Charge CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	Minimum top up via debit card	£500
Direct Debit Payments Minimum Monthly Contribution £25 Maximum Monthly Contribution £2,000 (subject to annual allowances where applicable) Cash withdrawal or Liquidation charges Online Cash Withdrawal No Charge Telephone or Postal Cash Withdrawal No Charge BACS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	Maximum top up via debit card	£45,000
Minimum Monthly Contribution £25 Maximum Monthly Contribution £2,000 (subject to annual allowances where applicable) Cash withdrawal or Liquidation charges Online Cash Withdrawal No Charge Telephone or Postal Cash Withdrawal No Charge BACS Payment Fee No Charge CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	(subject to annual allowances where applicable)	
Maximum Monthly Contribution £2,000 (subject to annual allowances where applicable) Cash withdrawal or Liquidation charges Online Cash Withdrawal No Charge Telephone or Postal Cash Withdrawal No Charge BACS Payment Fee No Charge CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	Direct Debit Payments	
(subject to annual allowances where applicable) Cash withdrawal or Liquidation charges Online Cash Withdrawal No Charge Telephone or Postal Cash Withdrawal No Charge BACS Payment Fee No Charge CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	Minimum Monthly Contribution	£25
Cash withdrawal or Liquidation charges Online Cash Withdrawal No Charge Telephone or Postal Cash Withdrawal No Charge BACS Payment Fee No Charge CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	Maximum Monthly Contribution	£2,000
Online Cash Withdrawal Telephone or Postal Cash Withdrawal No Charge BACS Payment Fee No Charge CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	(subject to annual allowances where applicable)	
Telephone or Postal Cash Withdrawal BACS Payment Fee CHAPS Payment Fee CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	Cash withdrawal or Liquidation charges	
BACS Payment Fee CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	Online Cash Withdrawal	No Charge
CHAPS Payment Fee £15 Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	Telephone or Postal Cash Withdrawal	No Charge
Account Closure Fee £25 + VAT Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT	BACS Payment Fee	No Charge
Notes 1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 +VAT	CHAPS Payment Fee	£15
1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 +VAT	Account Closure Fee	£25 + VAT
2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit £25 + VAT Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 + VAT		
Unpaid Direct Debit Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 +VAT	Notes	
Transfer out charges Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 +VAT	Funds will be remitted to your bank account in 5-6 working days following instructions.	
Transfer out per line of stock at any time £15 ISA and Junior ISA charges Void ISA as a breach of regulations £80 +VAT	 Funds will be remitted to your bank account in 5-6 working days following instructions. Cash withdrawals are not permitted from Junior ISAs. 	
ISA and Junior ISA charges Void ISA as a breach of regulations £80 +VAT	 Funds will be remitted to your bank account in 5-6 working days following instructions. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges	£25 + VAT
Void ISA as a breach of regulations £80 +VAT	 Funds will be remitted to your bank account in 5-6 working days following instructions. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit 	£25 + VAT
	 Funds will be remitted to your bank account in 5-6 working days following instructions. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit Transfer out charges 	
Termination/transfer of ISA with cash proceeds No Charge	Funds will be remitted to your bank account in 5-6 working days following instructions. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit Transfer out charges Transfer out per line of stock at any time	
110 Orlaigo	1. Funds will be remitted to your bank account in 5-6 working days following instructions. 2. Cash withdrawals are not permitted from Junior ISAs. Direct Debit charges Unpaid Direct Debit Transfer out charges Transfer out per line of stock at any time ISA and Junior ISA charges	£15

UK VAT is applied on fees and charges in line with applicable legislation. Other duties, transaction taxes etc. may apply in certain cases in line with overseas law.

Service Fee

Example of annual charges for our Passive style

Illustrative charges on a range of portfolio values:

Portfolio Value	£500	£5,000	£9,000	£20,000	£50,000	£100,000	
Service fee charged monthly at:	£0.29	£2.92	£5.25	£11.67	£29.17	£58.33	
Service fee @ 0.70%	£3.50	£35	£63	£140	£350	£700	
Estimated underlying fund charges OCF of 0.09%	£0.45	£4.50	£8.10	£18	£45	£90	
Total Estimated Annual Cost	£3.95	£39.50	£71.10	£158	£395	£790	
Total Estimated % Charge	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	
							•

Total cost of £39.50 per year on a Passive portfolio value of £5,000

Example of annual charges for our Active style

Illustrative charges on a range of portfolio values:

Portfolio Value	£500	£5,000	£9,000	£20,000	£50,000	£100,000	
Service fee charged monthly at:	£0.29	£2.92	£5.25	£11.67	£29.17	£58.33	
Service fee @ 0.70%	£3.50	£35	£63	£140	£350	£700	
Estimated underlying fund charges OCF of 0.72%	£3.60	£36.00	£64.80	£144	£360	£720	
Total Estimated Annual Cost	£7.10	£71.00	£127.80	£284	£710	£1420	
Total Estimated % Charge	1.42%	1.42%	1.42%	1.42%	1.42%	1.42%	

Total cost of £71.00 per year on an Active portfolio value of £5,000

Based on a portfolio value of £5,000 we estimate your total charges in a year would be £39.50 for one of our Passive solutions or £71.00 for one of our Active solutions (some people prefer to see these figures as a percentage of their £5,000, which would be 0.79% and 1.42% respectively).

Our service fee makes up £35 of this, which will show on your statement as a £2.92 monthly deduction regardless of whether you are in Active or Passive.

The remaining fee is the ongoing charges figure (OCF) to cover the investment costs (management, transaction, administrative). This is taken by the investment managers before the returns are paid and will not show as a deduction on your statement, but you should be aware of it. OCF costs are typically between:

- 0.07% and 0.09% per year for our Passive solutions
- 0.68% and 0.72% per year for our Active solutions

Contact us

Monday - Friday 08:00-18:00 and Saturday 08:00-12:00

T: +44 (0) 333 207 9003

E: customer.services@brewin.co.uk

Brewin Portfolio Service Sixth Floor, Atria One 144 Morrison Street Edinburgh EH3 8BR