



Brewin
Dolphin

Brewin Portfolio Service

Fees & Charges

Service Fee

All Assets	0.70%
-------------------	--------------

Calculated daily, deducted on a monthly basis in arrears

Rebalancing costs	No Charge
-------------------	-----------

Account minimum charge and balance restrictions

Minimum Initial Investment	£500
----------------------------	------

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
-------------------------------------	----------

Termination/transfer of ISA with cash proceeds	No Charge
--	-----------

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

W brewin.co.uk/bps