Charges Schedule

These charges are subject to regular review. Unless stated, percentage charges are taken monthly in arrears (with a proportion of the percentage charge taken in the first month). All charges are taken from the cash facility of the product from which the transaction is undertaken.

You can view the charges taken from your product by reviewing your online transaction history at any time.

Adviser Charging

Your Adviser can receive an initial charge of up to 5% of your investment and/or an ongoing charge of up to 2%. An ad-hoc charge of up to 5% can also be supported (maximum of 2% within a SIPP).

Platform and Associated Administration Services

Our Charge	Amount	What It Covers
Annual Service Charge	A percentage charge of the total value of your account. This is applied at the end of every month, based on the following tiers: 0.45% on balances up to £300k 0.40% on the next £300k - £750k 0.30% on the next £750k - £1.5m 0.20% on the next £1.5m - £2.5m 0.10% £2.5m+ One twelfth of this charge is payable each month and does not apply to any monies held in cash.	Providing the Novia Global Wealth Service in accordance with our terms and conditions. Where you are holding currencies other than GBP, we use the prevailing exchange rate to calculate our charges. The service charge is increased by 0.5% where an Adviser is no longer registered on the account.

If assets are held within a UK SIPP

Charge	Amount	What It Covers
Establishment Charge	£0.00	N/A.
SIPP Service Charge	£60 quarterly admin charge (paid in advance)*	For trustee services including administration and reporting.
Income Drawdown Charge^	£150 per annum*	To cover administration processing costs of income withdrawals.
Benefit Crystallisation Event Charge^	£200 per crystallisation Event*	To cover administration processing costs of crystallisation events.

^Please note that a withdrawal in a currency other than GBP will incur 2 foreign exchange transaction costs unless you are already invested in GBP.

Additional SIPP Charges

Charge	Amount	What It Covers
Overseas Pension Transfer-In Charge	£250 per transfer*	If you wish to transfer an overseas pension into our SIPP, then there is an additional charge for doing so. This is to cover the cost for additional administration and due diligence on the scheme arrangement to make sure it meets the definition of a pension under the Finance Act 2004. An overseas pension is a pension established outside the UK (including those established in the Channel Islands and the Isle of Man) for the purpose of saving for retirement.
Beneficiary Benefit Distribution Charge	Up to £1,000*	Should you die whilst a client of ours, and not have a valid Expression of Wishes held (one that is no more than 2 years old), or, if there is a dispute among your potential beneficiaries, we reserve the right to charge a fee to investigate and resolve for whom the payment should be made to.
Managing the movement of monies to an Australian Superannuation arrangement	£1,000 per transfer*	Where you are using our SIPP to manage the movement of monies to an Australian Superannuation arrangement, we will charge £1,000 on the transfer out of monies if the transfer is made within 12 months of transferring in.

Ad-hoc administration Charge	£100 per hour*	In exceptional circumstances additional one-off administration charges that are not noted above may also apply. This will be for complicated administrative matters beyond our usual process. We will confirm these charges to you before taking any steps.
Transfer-Out charge to a UK registered pension	£250	To cover administration costs of processing a pension transfer to another UK registered pension.
Transfer-Out charge to a Recognised Overseas Pension Scheme	£1,000	To cover administration costs of processing a pension transfer to a Recognised Overseas Pension Scheme.

*Any VAT payable is included within the charge.

If assets are held within a Stocks and Shares ISA

Charge	Amount	What It Covers
Establishment Charge	£0.00	N/A.
ISA Service Charge	£0.00	N/A.

Investment Services

Investing in funds carries costs. Investment managers can take ongoing and initial charges. You should read their investor disclosure documents to understand what these are. The following table highlights the charges for providing safe custody of assets, dealing in investments and obtaining special investment support (through a Discretionary Fund Manager (DFM)).

Charge	Amount	What It Covers
Discretionary Fund Management Service Charge	Guideline 0.3% - 0.5% of the amount under their discretion (depending on the DFM selected).	For a DFM providing services.
Dealing and Custody Charge - funds	£4 for each trade in a GB, Luxembourg or Irish domiciled fund, £7.50 in Channel Islands domiciled. £50 for non-standard instructions. For custodian services there is a charge of 0.04% per annum of the total account value, excluding cash. One twelfth of this charge is payable each month and is based on the month end value. A charge of £2.50 applies to each trade created as part of a rebalance.	To place and fulfil an instruction to buy or sell a fund and for holding assets (providing custodian services) in the nominee account in Jersey. The charges are taken from the cash facility.

Exchange Traded Investment Charges

Exchange traded investments include a range of securities listed on exchanges including shares (equities), government bonds (gilts) and investment trusts.

Charge	Amount	What It Covers
Stockbroker Commission	UK, European and North American traded Instruments* - 0.05% per order, subject to a minimum value which is specific to the country of exchange. Australian traded Instruments – 0.1% per order (subject to a minimum charge of AUD $13 per trade).	Stockbroker commission charge for online trading levied by trading agent. ETF orders via our custodian incur percentage-based entry/exit fees, determined by the exchange location and currency of the ETF. If fund and exchange currencies differ, fees are converted at the prevailing FX rate. Example: an LSE-traded asset with a £5 minimum fee priced in USD is converted using the current FX rate from GBP to USD.
Equity Dealing Charge	£1.50 per Exchange Traded Fund (ETF)	Duties and levies in place to fulfil an instruction to purchase or sell an ETF.

*Based on the jurisdiction in which the securities are listed.

Duties and Levies: Stamp Duty or SDRT

Charge	Amount	What It Covers
Purchase of UK Equities	0.5% CREST settled (rounded up to the nearest 1p) 0.5% Non-CREST settled (rounded up to the nearest £5) A Panel of Takeovers and Mergers levy (PTM) of £1.50 flat rate charge is applied on UK Equity transactions over £10,000	Duties and levies in place to fulfil an instruction to purchase or sell a UK Equity.
Purchase of Irish Equities	1% (rounded up to the nearest cent) An Irish Takeover Panel (ITP) levy of €1.25 flat rate charge is applied on Irish Equity transactions over €12,500.	Duties and levies in place to fulfil an instruction to purchase or sell an Irish Equity.
Purchase of other Stampable Asset class	Subject to Inland Revenue Rates.	To place and fulfil an instruction to buy or sell.
Custodian Settlement Charge	£9.50 per trade	Applies to equity and ETF trades.

Other Charges

Charge	Amount	What It Covers
Foreign Exchange	0.20%	To place and fulfil an instruction to exchange foreign currency, note this is built into the rate received rather than an explicit charge.
Gone Away Charge	£50	This charge covers the costs associated with maintaining and managing accounts for clients who have become unresponsive due to a change of address or other contact information.
Payment-Out Charge	£13.50 (or currency equivalent) Excludes any Intermediary banking charges	To process any payment-out from the Platform.
One-off Service Charges^	Corporate Action Voting Rights: £67 Cheque Processing Charge: £50 Issuing paper documentation: £38.50	One-off service charges are payable where we are asked to perform tasks outside of our responsibilities within the terms and conditions.
Retained Interest on Cash Charge	Across all currencies, we are receiving a blended rate of retained interest of 3.06% as at 31/03/2026.	We do not pay interest on client monies held in cash. If interest rates are positive, Novia Global will normally receive a margin. Our interest rate policy (including if interest rates are negative) and the current rate we receive, can be found on our website.

^In exceptional circumstances additional one-off service charges that are not noted above may also apply. We will confirm these charges to you before taking any steps.

Your Adviser

In addition to these charges outlined, you will also have agreed a charge with your Adviser for providing their service. This is not a fee levied by us, but we facilitate the collection and payment to your Adviser from your Novia Global account.

Please refer to your Adviser for any clarification of what charges apply to your Novia Global account.