

the fight for better pricing

Introducing Service Plans

Every investor is different and one size does not fit all. We give you the flexibility to choose from a range of Service Plans. They all have the following benefits.

- A monthly Fair Flat Fee. We do not take a percentage of your investments.
- We give you back £7.99 credit every month. You can use this to buy or sell any investment.
- Our Fair Flat Fee covers you for multiple accounts (the only exception is SIPP which has an additional admin fee).

Independent research into the long term benefits of interactive investor's Fair Flat Fees shows you could save more than £30,000 in charges when compared to our largest competitor. That means you can retire earlier, go on the holiday of a lifetime or create an extra legacy for your family.

Service Plan Benefits

Fair Flat Fees mean you get better value in the long term.	Each Service Plan gives you at least one free trade each month.	Each Plan has a fixed monthly fee and different trade commissions to suit your investment style.	One simple fee covers you for multiple accounts.
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One Service Plan covers you for all this...

Trading Account	ISA	Junior ISA	SIPP
Our flexible account, where you can invest in all markets in the way you want.	Our tax-efficient, low-cost stocks and shares ISA with no separate fee.	A tax-efficient way to save for your child's future. Available if you have a trading account, ISA or SIPP with us.	Plan your retirement with our low-cost SIPP. (+£10 per month inc. VAT)

How it works

In return for your monthly subscription we look after your assets securely and give you a monthly credit worth £7.99. Your monthly subscription will be collected on or around the 10th of each month.

You can use your credit against any trade in any of the accounts your Service Plan covers. Each Free Trade Credit is available for 90 days.

You can have as many accounts as you want under one Service Plan. Trading Accounts, ISAs, Junior ISAs and SIPPs that are held in the same individual name can be linked together.

Joint Accounts and other types of account type cannot be linked and a separate monthly Service Plan will be needed for these.

Service Plans at a glance

Investor

Our core plan for investors looking to get the best choice and insight in the market.

1 FREE trade per month*

UK Shares

£7.99 per trade

£9.99

Plan price per month

Online Transaction Fees

UK Shares and ETFs	£7.99
Funds and Investment Trusts [†]	£7.99
US Shares	£7.99
Other International Shares	£19.99
Dividend Reinvestment	£0.99
Regular Investment	£0.99

Funds Fan

For investors looking to build a portfolio of funds with independent select lists and analysis tools.

2 FREE fund trades per month*

UK Funds

£3.99 per trade

£13.99

Plan price per month

Online Transaction Fees

UK Shares and ETFs	£7.99
Funds and Investment Trusts [†]	Only £3.99
US Shares	£7.99
Other International Shares	£19.99
Dividend Reinvestment	£0.99
Regular Investment	£0.99

Super Investor

Our premium plan designed for active investors. The best value around.

2 FREE UK trades per month*

UK Shares

£3.99 per trade

US Shares

£4.99 per trade

£19.99

Plan price per month

Online Transaction Fees

UK Shares and ETFs	Only £3.99
Funds and Investment Trusts [†]	Only £3.99
US Shares	Only £4.99
Other International Shares	Only £9.99
Dividend Reinvestment	£0.99
Regular Investment	£0.99

For UK and US trades over £100,000, and other international share trades over £25,000 please see section on p4.

International commissions are charged in the customer's settlement currency and multiplied by the conversion rate (if applicable) subject to the minimum and maximum charges shown. If an order is filled over a number of days, there is a separate commission charge for each day there is a fill.

[†]Funds trades covers OEICs, Unit Trusts and Investment Trusts. Our list of Investment Trusts is based on that provided by Morningstar. Note: Exchange-Traded Funds (ETFs) are treated as shares.

*For each Service Plan, every month we give you Free Trade Credit worth £7.99 to be used against any trade. This credit is available for 90 days after which it expires.

Changing your Service Plan

You can review your Service Plan and change it easily online. Your new service plan fee will normally be effective at the next fee collection date (on or around the 10th of each month).

If however you change plan within 14 days of the next fee collection date your current service plan fee will be collected as usual on that date, with your new plan coming into effect the following month.

You must remain on your chosen service plan for a minimum of one month before any changes take effect.

See our online FAQs for further information regarding changing your plan.

Other trading commission charges

Type of trade	Commission	
Dividend reinvestment	£0.99	For each individual purchase made using the dividend reinvestment facility. The minimum dividend value for reinvestment is £10. This service can be set up on all accounts and covers most UK stocks and investment trusts. It's easy to set up your account online.
Regular investing	£0.99	For each individual, monthly purchase made using the regular investment facility. Minimum £25 transaction value or such higher amount for any specific investment that is notified on our website. Sales are charged at the relevant online commission rate.
Bed & ISA instruction	£0 on the sale	Online or telephone trade commission only applies to the re-purchase. Sell eligible holdings from your Trading Account and we will buy the same stock into your ISA, treating it as a subscription for that tax year.

Buy or sell UK shares, funds (unit trusts and OEICs), bonds, gilts and exchange traded products

Trade Value	Investor	Funds Fan	Super Investor
£100,000.01 to £500,000	£40	£40	£36
Over £500,000	£70	£70	£66

Buy or sell US shares

Trade Value	Investor	Funds Fan	Super Investor
Over £100,000	0.04% of trade value		

Buy or sell other international shares

Trade Value	Investor	Funds Fan	Super Investor
Over £25,000	0.1% of trade value		

Your Free Trade Credits cannot be used towards the following charges:

Type of trade	Commission	
Extended settlement (buy orders greater than T+2)	£4.99	In addition to the relevant online commission rate.
Telephone trades	£49	In addition to the relevant online commission rate.

Foreign exchange (FX)

Transaction value	Margin rate	Notes
£0 – 24,999.99	1.50%	The FX rate for currency conversion is based on the bid/offer exchange rate to which we apply a spread of up to +/- 1.5% at the time of execution. If multiple trades (“fills”) are required to execute your trade the FX rate is calculated on the value of each fill and you may end up paying a higher FX charge than for a single transaction of the same total value.
£25,000 - £49,999.99	1.25%	
£50,000 - £99,999.99	1.00%	
£100,000 - £599,999.99	0.50%	
£600,000 or more	0.25%	

Withdrawing cash

The charge to withdraw cash from your account depends on the currency you are withdrawing. There is only a charge to withdraw Sterling (GBP) or Euro (EUR) currency if you request an urgent bank transfer.

	Sterling (GBP)	Euro (EUR)	US Dollar (USD)	Canadian Dollar (CAD)	Australian Dollar (AUD)	Singapore Dollar (SGD)	Hong Kong Dollar (HKD)	Swiss Franc (CHF)	Swedish Krona (SEK)
Standard	£0	€0	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Urgent (up to £100,000)	£15	€30	US\$35	CA\$45	AU\$45	SG\$50	HK\$250	CHF35	Kr250
Urgent (over £100,000)	£25								

Charges are paid at the point of withdrawal. You must ensure sufficient funds are available to cover the withdrawal amount and the applicable charge.

Cash interest rates

Account type	Gross interest rate	Notes
All accounts	0%	This is due to low interest rate levels. If interest rates rise we will actively review this.

All interest is paid gross of income tax. You are responsible for payment of any income tax that may be due through your self-assessment return.

Administration & other investing charges

There are no fees to set up an account with us, transfer to us, or to transfer out should you choose to leave.

Transfer in from another provider	No charge	To Transfer in cash or investments from another provider (although your existing provider may charge for transferring out).
Deposit a share certificate	No charge	To convert UK share certificates to online holdings.
Holding funds (unit trusts and OEICs)	No charge	Fund managers may apply an initial sales charge and will apply an ongoing or annual management charge. Specific charges for each fund are detailed in the fund fact sheet. We do not receive trail commission from fund managers.
Transfer investments to another provider	No charge	To transfer out existing lines of stock.
Share certificate withdrawal	£35 + VAT	Per certificate, to convert online shares to a paper certificate in your own name (only available for CREST securities).
Failed payments	£25	Unpaid direct debits, bounced cheques and rejected debit card payments.
Late settlement	£25	Or currency equivalent, plus 15% above Bank of England Base Rate charged on the debt.
Sell out fee due to non-payment	£40	Plus trading commission if applicable. Charged if you have insufficient cash and we sell assets to make settlement.
Paper documents	£3 + VAT	Per document for sending Consolidated Tax Certificates and statements and duplicate copies, including contract notes.
Contract notes sent by post	£1 + VAT	Per document if your document delivery preference is by post. Does not apply to telephone trades.
Registered post	£10	For sending share certificates by registered post (optional).
Valuation of holdings for probate	£10 + VAT	Per line of stock. Subject to a maximum of £200 + VAT.
VCTs processing charge	£30	Per application.
CREST Personal Membership (CPM) Account fee	£4.99 a month +VAT	This account is only available to customers who transferred an existing CREST membership account from NatWest Stockbrokers.
Non UK Resident	£3.99 a month	We make an additional charge to cover additional operational costs for customers not resident in the UK.
Non-personal accounts - supplemental administration charge	£29.99 a month	We make an additional charge to cover additional operational costs in maintaining services for the following: Company Accounts and Trust Accounts.

Where relevant VAT is payable at the prevailing rate.

SIPP charges

Charges for setting up your SIPP		
SIPP set up	No Charge	
Transfers In	No Charge	
Charges for managing your SIPP		
SIPP fee	£10 a month including VAT	Payable monthly in addition to your Service Plan.
Transfer out to another pension provider	No Charge	If transferring to a UK scheme.
	£500 + VAT	If transferring to an overseas scheme.
Pension sharing on divorce	£300 + VAT	Payable for the calculation and processing of pension sharing on divorce.
Closing your SIPP	No Charge	If you close your SIPP.
Payment of death benefits	Typically £200 - £500 + VAT	The charge for the calculation and processing of death benefits will be based on the time spent so will depend on the complexity of your case.
Taking your pension benefits		
Drawdown fee (for Flexi-access drawdown or capped income drawdown)	£10 a month including VAT	Payable monthly in addition to your SIPP fee. The charge includes regular payments, and is payable even if you elect to take 'nil' income in any year.
Single payment outside standard monthly payment date	No Charge	
Changing from capped to flexi-access drawdown	No Charge	
Additional amount allocated to Capped drawdown	No Charge	
Review of capped income drawdown	£50 + VAT	Payable in advance every 3 years up to age 75 and annually from age 75.
Uncrystallised funds pension lump sum (UFPLS)	£50 + VAT	Per payment. The first 25% of each payment is tax-free, with the remainder paid net of tax.
Small pots	£50 + VAT	Closure fee for a SIPP not already in drawdown under 'small pots' rules.
Annuity purchase	£75 + VAT	Per transfer.

Government charges

UK Stamp Duty	0.5%	UK equity buys.
Irish Stamp Duty	1.00%	Irish equity buys.
UK PTM levy	£1	Flat-rate charge on UK equity buys and sells where the trade value is more than £10,000.
ITP levy	€1.25	Flat-rate charge on Irish equity buys and sells where the trade value is more than €12,500.
Hong Kong transaction levy	0.0027%	Equity and company warrant buys and sells.
Hong Kong trading fee	0.005%	
Hong Kong Stamp Duty	0.1% (Rounded up to the nearest HKD)	
Singapore clearing fee	0.0325%	All buys and sells.
French Financial Transaction Tax	0.3%	For buys of eligible French stocks.
Italian Financial Transaction Tax	0.1%	For buys of eligible Italian stocks.

The ii SIPP, including the provision of the associated Brokerage Services, is operated by Interactive Investor Services Limited, incorporated in England and Wales with company number 2101863. Registered office: Exchange Court, Duncombe Street, Leeds, LS1 4AX. Authorised and regulated by the Financial Conduct Authority (Financial Services Register Firm Reference Number 141282). Member of the London Stock Exchange and NEX Exchange. The ii SIPP trustee is Investor SIPP Trustees Limited (a subsidiary of Interactive Investor Limited), incorporated in England and Wales with company number 10670459. Registered office: 201 Deansgate, Manchester, M3 3NW.