Count Finance

Costs and Charges Disclosure

March 2026

FCA Firm Reference No. 1017828

FCA Regulatory Sandbox

Count Finance LTD · Reg. No. 15124304

01 Introduction

This document provides important information about the costs and charges associated with the investment services provided through the Count application ("the App"). Understanding these costs is important as they will affect the overall return on your investments.

Count Finance LTD is authorised and regulated by the Financial Conduct Authority (FCA) as part of the FCA Regulatory Sandbox. Our FCA Firm Reference Number is **1017828**.

> **Ex-ante disclosure:** This information is provided on a forward-looking basis. Once you become a client, we will provide you with an annual ex-post statement detailing the actual costs and charges you have incurred over the previous 12-month period.

02 Our Services

Count provides a financial advice and intermediation service. Based on information you provide about your financial situation, investment goals and risk tolerance, we will:

- Recommend suitable investment portfolios comprised of Exchange Traded Funds (ETFs), aligned to your risk profile and goals.
- Prepare and recommend suitable financial strategies covering investments, savings and tax optimisation.
- Advise on and execute your strategy on an ongoing basis, including monitoring and rebalancing when necessary.
- Arrange the execution of investment transactions (buying and selling ETFs) within your investment accounts.

03 Our Charges

We offer three service plans. Your fees depend on the plan you choose and are a combination of a monthly subscription fee and asset-based fees charged as a percentage of your portfolio value. All fees are deducted directly from your account **monthly in arrears**. All fees are exclusive of VAT where applicable. **Your first month is free** — no Count charges apply during your initial 30-day trial.

FREEMIUM

Free

£0 / month

Monthly advice fee	*None*
Investment AUM fee	*N/A*
Savings AUM fee	**0.75% p.a.**

- ✓ Financial Health Score
- ✓ Budget tracker
- ✓ Emergency Fund Builder
- ✓ Regulated financial advice
- × Investment portfolios
- × SIPP account
- × Tax optimisation

BASIC

Basic

£1.99 / month

Monthly advice fee	**£1.99**
Investment AUM fee	**0.40% p.a.**
Savings AUM fee	**0.50% p.a.**

- ✓ Financial Health Score
- ✓ Budget tracker
- ✓ Emergency Fund Builder
- ✓ Regulated financial advice
- ✓ Investment portfolios
- × SIPP account
- × Tax optimisation

MOST POPULAR

Premium

£4.99 / month

Monthly advice fee	**£4.99**
Investment AUM fee	**0.25% p.a.**
Savings AUM fee	**0.50% p.a.**

- ✓ Financial Health Score
- ✓ Budget tracker
- ✓ Emergency Fund Builder
- ✓ Regulated financial advice
- ✓ Investment portfolios
- ✓ SIPP account
- ✓ Tax optimisation

The Investment AUM fee applies to the value of your investment portfolio only and does not include Emergency Fund savings. The Savings AUM fee applies to Emergency Fund savings only.

04 Third-Party and Underlying Investment Costs

In addition to our own charges, you will incur certain third-party costs associated with the investment platform and underlying funds. These are not charged by Count — they are passed through at cost or embedded in fund pricing.

Cost	Estimated rate	Description
Operating Charge WealthKernel platform	**0.072% p.a.**	Covers platform administration, custody of your assets and operational overheads. Charged on your total portfolio value monthly in arrears. Passed through at cost — not a source of revenue to Count.
Total Expense Ratio (TER) ETF fund costs	**0.05%–0.30% p.a.** Avg. ~0.17% investments Avg. ~0.10% emergency fund	The annual management and operating cost charged by the ETF provider. Deducted daily from the ETF's net asset value — it reduces the fund's return but is not a separate charge taken from your account.
Trading Costs Transaction charges	**~0.06% p.a.**	External costs of buying and selling ETFs, including brokerage commissions and exchange fees. Reflected in the execution price of your trades. Not applicable to Emergency Fund savings.
Bid/Ask Spread	**~0.05% p.a.**	The small difference between the buy and sell price of an ETF at the point of trading. Reflected in the transaction price rather than deducted separately.

05 Total Cost Illustrations

The table and examples below show estimated total annual costs for a **first-year new customer**, assuming monthly contributions build up to the year-end AUM shown. Average AUM during the year is approximately 54% of the year-end figure, reflecting monthly contribution build-up. Count's charges (subscription, Investment and Savings AUM fees) are waived in month one. Third-party costs apply across all 12 months. 5% of the Basic and Premium portfolio is allocated to the Emergency Fund; Freemium is 100% Emergency Fund.

Year-end AUM	Premium		Basic		Freemium	
	TOTAL COST	% OF AUM	TOTAL COST	% OF AUM	TOTAL COST	% OF AUM
£1,200	**£58.82**	4.90%	**£26.73**	2.23%	**£6.26**	0.52%
£3,000	**£64.72**	2.16%	**£34.00**	1.13%	**£15.64**	0.52%
£5,000	**£71.27**	1.43%	**£42.08**	0.84%	**£26.06**	0.52%
£10,000	**£87.64**	0.88%	**£62.26**	0.62%	**£52.13**	0.52%
£15,000	**£104.02**	0.69%	**£82.45**	0.55%	**£78.19**	0.52%
£20,000	**£120.39**	0.60%	**£102.63**	0.51%	**£104.26**	0.52%

Worked examples — £20,000 first-year portfolio

Gross growth calculated on average AUM (~54% of year-end balance). Growth rates: 7.0% p.a. for Basic and Premium; 4.3% p.a. for Freemium.

BASIC — £20,000	
Contributions	£20,000
Gross growth (7.0%)	+£758
Total charges	−£102.63
Year-end value	**£20,655**

PREMIUM — £20,000	
Contributions	£20,000
Gross growth (7.0%)	+£758
Total charges	−£120.39
Year-end value	**£20,638**

FREEMIUM — £20,000	
Contributions	£20,000
Gross growth (4.3%)	+£465
Total charges	−£104.26
Year-end value	**£20,361**

Important: These are illustrations only and are not based on your specific circumstances. Actual costs and returns will vary. Investment values can go down as well as up and you may get back less than you invest.

06 How Fees Are Paid

1. **Automatic deduction.** Our service costs (subscription fee, AUM fees and operating charge) are deducted automatically from the available cash balance within your Count investment accounts monthly in arrears.
2. **Insufficient cash balance.** If your cash balance is insufficient to cover charges, we may sell a small portion of your investments to cover the shortfall. This could have tax implications and we aim to manage this carefully.
3. **Embedded costs.** Trading costs and ETF TERs are embedded within investment transactions and fund pricing respectively — they are not separately deducted from your account balance.

07 Fees Upon Account Closure

- Any fixed monthly advice fee will be charged in full for the month in which closure occurs.
- All other fees calculated as a percentage of your portfolio value will be applied on a pro-rata basis up to the date your account is closed.

08 Other Important Information

Conflicts of interest: We maintain a policy to identify, manage and where necessary disclose conflicts of interest. We will always act in your best interests. A copy of our Conflicts of Interest Statement is available at count-finance.com.

Custody: Your assets are held with regulated third-party custodians via WealthKernel Limited. Count Finance LTD does not hold client money or assets directly.

Questions? Contact us at hello@count-finance.com or use the help function in the app.

Count Finance

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