Schedule of Charges

EXECUTION ONLY

This guide outlines the charges related to our execution only investment services. We aim to be transparent and clear about how we charge for our work, so you can feel confident and informed.

If you have any questions about these fees or how they apply to your portfolio, please contact us. We're always happy to explain in more detail.

1. TRADE COMMISSION FEES

These fees apply when we buy or sell investments on your behalf. Fees vary by type of asset.

Standard Investments (excluding UK/US Government Bonds)

Trade Amount	Fee (per transaction)
First £10,000	1.65%
£10,000 - £100,000	0.5%
Amount above £100,000	0.3%

UK/US Government Bonds

Trade Amount	Fee (per transaction)
Up to £10,000	0.5%
£10,000 to £1,000,000	0.3%
Above £1,000,000	0.1%

Settlement Charge

£20 per trade

This covers the administrative costs of settling each transaction relating to your portfolio.

Overseas Execution Charges

For equity or exchange traded fund (ETF) trades executed on international markets, additional charges apply depending on country and exchange. These are detailed in Appendix I at the end of this document.

Other Transactional Charges

These are regulatory or country-specific charges applied when applicable:

Charge	Description	Rate
UK Stamp Duty	Tax on buying UK shares	0.5%
Irish Stamp Duty	Tax on buying Irish shares	1%
PTM (Panel of Takeovers and Mergers) Levy	Applies to UK equity trades over £10,000	£1.50 per trade

Please note: When a transaction involves a currency conversion, the FX rate used will differ from the interbank rate as we include a conversion fee to cover our admin costs.

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High Frequency Trading of Standard Investments

The following charges apply if you make in excess of 20 trades per quarter.

Trade Amount	Fee (per transaction)
Up to £100,000	0.5%
Above £100,000	0.3%

2. CUSTODY FEES

These fees cover the safe and secure holding of all the assets in your portfolio. Custody fees are charged six monthly in arrears, based on the capital value of your portfolio. A minimum fee of £200 and maximum fee of £3,000 applies.

Value of assets	Fee
First £250,000	0.2%
£250,000 - £500,000	0.1%
£500,000 - £1,000,000	0.075%
Over £1,000,000	0.05%

3. ANCILLARY FEES (ONE-OFF OR OCCASIONAL CHARGES)

These apply in specific situations such as transferring assets or issuing documentation.

Service	Description	Fee
Stock withdrawal (share certificate)	Incurred when converting electronically held shares into a physical paper share certificate. Typically requested if you want to hold your shares in certificate form or transfer them outside of your investment account.	£100 + VAT
Dematerialise fee	Incurred when converting physical paper share certificates into electronically held shares.	£50 per transfer request
Transfer of UK securities	Incurred when moving UK-listed investments (such as shares or bonds) from your Dowgate Wealth account to another provider or account.	£25 + VAT per stock
Transfer of non-UK securities	As above, but for international investments listed outside the UK. These often involve additional regulatory or processing steps, which is why the cost is higher.	£60 + VAT per stock
Corporate action instructions	Corporate actions are events like rights issues, takeovers, or share buybacks. This fee covers the cost of processing your instructions when you choose how to respond to such events.	£2.50 per instruction

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Service	Description	Fee
Proxy voting (UK shareholder meetings)	Allows voting on company matters (like board elections or policy changes) without attending the meeting in person. A fee is charged to process your proxy vote or notify you about an upcoming shareholder meeting.	£15 + VAT per occasion
Probate valuations	A formal valuation of a deceased person's investments, required for estate administration and inheritance tax purposes.	0.2% up to £150,000, then 0.1% (max. £3,000) + VAT
SIPP/ISA/JISA closure or transfer	An administrative charge for closing or transferring one of these tax efficient investment accounts.	£50 + VAT
Cross-border delivery	A fee for transferring investments across international borders, often involving different clearing systems and regulatory requirements.	£50 per trade
Dormant account fee	Applied where there has not been at least one trade in the previous 12 month period.	£200

4. CASH MANAGEMENT FEES

These fees apply to any cash held in your portfolio.

Service	Description	Fee
UK Faster Payment	A quick way of sending money between UK bank accounts. Most transfers are completed within seconds, 24/7, including weekends and bank holidays.	Free
UK CHAPS transfer	(Clearing House Automated Payment System) is a same-day electronic payment system used for high-value or time-sensitive bank transfers within the UK. Funds are usually transferred on the same working day, if sent before the bank's cut-off time.	£15
International Payment	Covers payments issued in non-GBP currencies and/or to non-UK bank accounts. Most transfers are completed the day after the transaction, depending on the currency and destination country.	£15
Late payment interest	If funds are not received by the agreed settlement date, interest is charged on the overdue amount.	Bank of England base rate +5% (min £20)
Cash balance interest	Interest that may be earned (or charged) on cash held in your investment account. Zero or negative rates may apply depending on currency and market conditions.	info available from your Investment Manager.

5. VAT

VAT is added to applicable charges according to current legislation.

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APPENDIX I

This table detail the applicable charges for equity or exchange traded fund (ETF) trades executed on international markets, by country and exchange.

Country	Exchange	Execution Charge (BPS/CPS)*
Australia	Australia	12.5 bps
Austria	Wiener Boerse AG	19.5 bps
Belgium	EURONEXT - EURONEXT BRUSSELS	6 bps
Canada	TSX Venture	2.5 cps
Canada	TSX VENTURE EXCHANGE	2.5 cps
Canada	TSX	2.5 cps
Canada	TORONTO STOCK EXCHANGE	2.5 cps
Canada	CANADIAN NATIONAL STOCK EXCHANGE	2.5 cps
Denmark	NASDAQ COPENHAGEN A/S	8.5 bps
Denmark	NASDAQ Copenhagen	8.5 bps
Finland	NASDAQ HELSINKI	8.5 bps
France	EURONEXT - EURONEXT PARIS	3.5 bps
Germany	BOERSE DEUTSCHE/STUTTGART/BERLIN/MUENCHEN/ DUESSELDORF/TRADEGATE	3.5 bps
Hong Kong	Hong Kong Stock Exchange	7.5 bps
Hong Kong	HONG KONG EXCHANGES AND CLEARING LTD	7.5 bps
Ireland	Irish Stock Exchange	7.5 bps
Italy	Borsa Italiana	6 bps
Japan	Tokyo Stock Exchange	6 bps
Netherlands	Euronext Amsterdam	3.5 bps
Norway	Oslo Bors ASA	8.5 bps
Portugal	Euronext - Lisbon	6 bps
Singapore	Singapore	20 bps
South Africa	JOHANNESBURG STOCK EXCHANGE	19.5 bps
Spain	BME – BOLSAS Y MERCADOS ESPANOLES	12 bps
Sweden	NASDAQ Stockholm	7 bps
Switzerland	SIX SWISS EXCHANGE	3.5 bps
U.S.	New York Stock Exchange	1.5 cps
U.S.	American (AMEX)	1.5 cps
U.S.	NEW YORK STOCK EXCHANGE, INC.	1.5 cps
U.S.	NASDAQ	1.5 cps
U.S.	NASDAQ - ALL MARKETS	1.5 cps
U.S.	OTC MARKETS	1.5 cps
U.S.	ICAP ELECTRONIC BROKING (US)	1.5 cps

*BPS = basis points. 1 basis point = 0.01% (or one-hundredth of a percent); CPS = US/Canadian cents per share