



Brewin
Dolphin

Brewin Portfolio Service

Fees & Charges

Service Fee

All Assets	0.45%
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Calculated daily, deducted on a monthly basis in arrears

Rebalancing costs	No Charge
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Account minimum charge and balance restrictions

Minimum Initial Investment	£500
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Debit Card Payments

Minimum top up via debit card	£100
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Maximum top up via debit card	£45,000
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(subject to annual allowances where applicable)

Direct Debit Payments

Minimum Monthly Contribution	£25
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Maximum Monthly Contribution	£2,000
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(subject to annual allowances where applicable)

Cash withdrawal or Liquidation charges

Online Cash Withdrawal	No Charge
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Telephone or Postal Cash Withdrawal	No Charge
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Faster Payment Fee	No Charge
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BACS Payment Fee	No Charge
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CHAPS Payment Fee	£15
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Account Closure Fee	£25 + VAT
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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
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Transfer out charges

Transfer out per line of stock at any time	£15
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ISA and Junior ISA charges

Void ISA as a breach of regulations	£80 +VAT
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Termination/transfer of ISA with cash proceeds	No Charge
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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 @ 0.45%	£2.25	£22.50	£40.50	£90	£225	£450
Estimated underlying fund charges OCF of 0.09%	£0.45	£4.50	£8.10	£18	£45	£90
Total Estimated Annual Cost (incl service fee)	£2.70	£27	£48.60	£108	£270	£540
Total Estimated % Charge	0.54%	0.54%	0.54%	0.54%	0.54%	0.54%
Service fee charged monthly at:	£0.19	£1.88	£3.38	£7.50	£18.75	£37.50

Total cost of £27.00 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 @ 0.45%	£2.25	£22.50	£40.50	£90	£225	£450
Estimated underlying fund charges OCF of 0.73%	£3.65	£36.50	£65.70	£146	£365	£730
Total Estimated Annual Cost (incl service fee)	£5.90	£59	£106.20	£236	£590	£1180
Total Estimated % Charge	1.18%	1.18%	1.18%	1.18%	1.18%	1.18%
Service fee charged monthly at:	£0.19	£1.88	£3.38	£7.50	£18.75	£37.50

Total cost of £59.00 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 £27.00 for one of our Passive solutions or £59.00 for one of our Active solutions (some people prefer to see these figures as a percentage of their £5,000, which would be 0.54% and 1.18% respectively). Our service fee makes up £22.50 of this, which will show on your statement as a £1.88 monthly deduction regardless of whether you are in Active or Passive. The remaining amount is the ongoing charges figure (OCF) which pays for investment costs (management, transaction, administrative) of the funds in which you're invested. You won't see this as a deduction, as it's taken by the investment managers before returns are paid, but it happens in the background so you should be aware of it. OCF costs are typically between 0.07% and 0.09% per year for our Passive solutions, and 0.61% and 0.73% per year for our Active solutions.

Service fee calculated daily but deducted monthly in arrears on the first business day of each month.

Contact us

Monday – Friday 08:00-18:00 and Saturday 08:00-12:00

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Brewin Portfolio Service

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